

Insurance Counsel Journal

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Vol. VII

No. 2

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1939-1940

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PURPOSE

The purpose of this Association shall be to bring into close contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America, or any of its possessions, or of the Dominion of Canada, or of the Republic of Cuba, or of the Republic of Mexico, who are actively engaged wholly or in part in practice of that branch of the law pertaining to the business of insurance in any of its branches, and to Insurance Companies; for the purpose of becoming more efficient in that particular branch of the legal profession, and to better protect and promote the interests of Insurance Companies authorized to do business in the United States or Dominion of Canada or in the Republic of Cuba, or in the Republic of Mexico; to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

President's Page

THE 1940 annual convention of the Association will be held at the Greenbrier, White Sulphur Springs, West Virginia, on September 4, 5 and 6. This was decided upon at the Midwinter meeting of the Association's Executive Committee held at Belleair, Florida, on February 1 and 2, at which meeting all members were present, except the Secretary, Richard B. Montgomery, Jr., and Willis Smith, business engagements preventing their attendance. Mr. Montgomery's place was taken by Miss Opal Sutton, the Association's Assistant Secretary. The time and place was decided upon after giving consideration to many hotel sites and dates. The Committee members had previously canvassed a number of our members as to their preference for the convention site this year, and sentiment in the Association seems to indicate that its membership will enjoy a return to the Greenbrier. These dates will also permit those of our members, who wish, to conveniently attend the meeting of American Bar Association at Philadelphia the week of September 8. The July issue of this Journal will detail the usual Greenbrier rates, description of rooms, and the length of time the rates will be in effect.

The Executive Committee endorsed a proposal of the President that this year's meetings be one-session affairs commencing at 9:30 o'clock in the morning and continuing until 1:00 or 1:30 o'clock in the afternoon. The history of our meetings in the past several years has been that the morning meetings were well attended and the afternoon meetings were not. The gentlemen, who were fortunate enough to be on the morning programs, were favored with sizeable audiences, but it was otherwise in the afternoons. This condition of affairs has been deemed unfair to these latter speakers, so your Executive Committee has decided that the meetings of the 1940 convention will commence at 9:30 o'clock in the morning and will run to such time as will still enable the members and their guests to have ample time for luncheon, golf, tennis, hiking or other recreations prior to the evenings' festivities. The Committee hopes this plan will be well received.

While this year's convention dates are slightly later than usual, it should also be borne in mind that the weather conditions at the Greenbrier then should be ideal. We hope that our members will keep these dates in mind and plan their Summer vacations accordingly, and that we will have a larger attendance this year than ever before in the history of our Association.

GERALD P. HAYES, *President.*

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GEORGE W. YANCEY, *Editor and Manager*
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The Journal welcomes contributions from members and friends, and publishes as many as space will permit. The articles published represent the opinions of the contributors only. Where Committee Reports have received official approval of the Executive Committee it will be so noted.

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ANNUAL MEETING

The Executive Committee at its annual meeting, after making a careful survey of available meeting places, selected the Greenbrier Hotel, White Sulphur Springs, West Virginia, for the annual meeting of the Association, and fixed the time of the meeting of the Association for September 4, 5 and 6, which will be Wednesday, Thursday and Friday. The annual meeting of the American Bar Association will be held the following week at Philadelphia, hence members desiring to attend the American Bar meeting may go directly from White Sulphur Springs to Philadelphia.

The Executive Committee, before selecting the Greenbrier, conferred at length with a representative of the hotel and received the assurance of the management of the Greenbrier that adequate room accommodations would be held in reserve for members attending and that service to members throughout the convention would be the best.

William O. (Bill) Reeder, of St. Louis, will be in charge of the entertainment. Those of you who have attended our meetings in the past few years know that Bill will provide varied and suitable entertainment which will be enjoyed by all. I am sure that it is not necessary to urge those of you who have

attended in the past to come to this meeting. I promise those of you who have never attended the annual meeting that if you attend this meeting it will not be necessary to urge you to come to our future meetings.

I suggest to all of you that you make a mental note of the time and place of our annual meeting now. It will be something pleasing to which to look forward.

* * *

EDITOR'S REPORT OF MID-WINTER MEETING OF EXECUTIVE COMMITTEE

Our President, Gerald P. Hayes, called the Executive Committee together for the first and second of February. All of the members of the Committee were present except two who were unavoidably prevented from attending. The Committee passed on a large number of applications for membership and discussed at length the procedure to be followed in passing upon and considering applications for membership.

The reports of the Treasurer and the Secretary were presented to the meeting, were discussed, examined and approved. An audit of the finances of the Association was presented to the meeting and after being considered by the Finance Committee of the Association was approved by the Finance Committee and also approved by the Executive Committee. The several items of expense of the 1939 meeting were checked item by item and a tentative budget for the 1940 meeting was made.

A number of suggestions were made by members of the Executive Committee in reference to the Journal. It was suggested that we should have more pictures of members of the Association appear in the Journal, that the personal accomplishments of members from time to time should be noted in the Journal, that a list of deaths of members should be published once a year in the Journal; in short, that an attempt should be made to give more of a personal touch to

the Journal. After a lengthy discussion action on these and other suggestions was deferred until the next meeting. The Editor would like here to suggest to the members that if they have suggestions for the improvement of the Journal that they write the Editor or President of the Association prior to the next annual meeting in order that these suggestions be submitted to the Executive Committee, which has the responsibility for the publication of the Journal, for consideration at their next meeting.

President Hayes outlined to the Committee the program for the 1940 convention and requested the Committee to make suggestions. Arrangement for the speakers, for discussions at the meeting and for the entertainment of members is under way.

* * *

COMMITTEE REPORTS

Committee reports to be presented at the September meeting of the Association will be published in the July issue of the Journal. These reports are published annually prior to the annual meeting in order that the Executive Committee and the membership may have an opportunity to study and consider these reports prior to the meeting and be in a position to pass thereon during the general meeting. The July issue of the Journal will feature these reports and convention program.

* * *

UNAUTHORIZED PRACTICE OF LAW

The Supreme Court of Alabama on March 28th, 1940, in the case of *Birmingham Bar Association v. Phillips & Marsh, et als.*, 6 Div. 604 (October Term 1939-40) has again had before it litigation concerning what is and what is not the practice of law and whether or not insurance companies and lay adjusters are engaged in the unauthorized practice of law in Birmingham and Jefferson County, Alabama. The case went off on a procedural ground and the crux of the problem was not reached. However, because the case may be

indicative of the future attitude of the Supreme Court of the State, and because numerous requests have been received for a copy of the opinion, the entire opinion appears on page 6 of this issue of the Journal. This opinion is the result of a proceeding instituted by the Birmingham Bar Association in the Circuit Court of Jefferson County against a number of individuals, associations and incorporations alleging that each of them was engaged in the unlawful practice of law. Demurrers were interposed by the several defendants, the trial judge sustained the demurrers and an appeal was taken by the Bar Association because of the adverse ruling. The State Supreme Court held that there was a misjoinder of causes of action and a misjoinder of parties respondent and that therefore the trial court properly sustained the demurrers to the petition. In its opinion the Court held that a judge of the Circuit Court may direct action to be brought when he believes any person is violating the provisions of Section 9932 of the Code of Alabama, if in his opinion it is necessary for the public good. Further, that it is a policy of the laws of Alabama that the proper and appropriate procedure in cases of this character is by statutory action in the nature of quo warranto to which the State of Alabama is a party.

Unfortunately for all concerned the Birmingham Bar Association case in no wise settles or attempts to settle the controversy or define what is and what is not the unauthorized practice of law. It does decide that such action cannot be brought against a number of individuals and corporations in one proceeding and that in the event a person is accused of the unauthorized practice of law he is entitled to an individual trial in a proceeding either brought by the State of Alabama or in the name of the State of Alabama, a proceeding in the nature of quo warranto. It is to be regretted that the question appears to be no nearer settled now than it was a year or more ago and may result in further proceedings.

APPLICATIONS FOR MEMBERSHIP

In inviting members of the Bar to become members of our Association we must keep in mind that a lawyer to be eligible to membership must devote a substantial portion of his time to that branch of the law pertaining to the business of insurance. Therefore, before extending an invitation or accepting an application to be transmitted to the Secretary the member should satisfy himself that the applicant or proposed applicant possesses the qualifications necessary to become a member. The by-laws require that an application for membership be signed by the applicant and by the member who nominates him, also certified by two other members of the

Association and sent to the Secretary of the Association, that he in turn make inquiry as to the extent of insurance practice or work done for an insurance company by the applicant, his general standing at the Bar and submit the application to the State Membership Committee and thereafter furnish the Executive Committee a copy of the action of the State Membership Committee together with the application and copy of the report obtained by him, in order that the Executive Committee take final action on the application with all facts before them. Your cooperation in this connection will tend to facilitate the prompt handling of applications and preclude embarrassing situations.

Unauthorized Practice of Law

THE STATE OF ALABAMA
JUDICIAL DEPARTMENT

OCTOBER TERM, 1939-40

THE SUPREME COURT OF ALABAMA
6 Div. 604BIRMINGHAM BAR ASSOCIATION
VS.

PHILLIPS & MARSH, ET ALS.

APPEAL FROM JEFFERSON CIRCUIT
COURT

Bouldin, Justice:

Birmingham Bar Association instituted a proceeding in the Circuit Court of Jefferson County with the ultimate purpose of putting an end to the alleged practice of law in Jefferson County by unlicensed individuals, associations and corporations connected with the insurance business.

Demurrers were sustained to the petition, complaint, or bill in equity as originally filed and as amended. Because of these adverse rulings a non-suit was taken. The appeal is to review such rulings. The initial pleading was filed on the law side, summons issued by the clerk and served on the several respondents.

The numerous parties respondent or defendant, omitting one designated as "Official Respondent," are divided into three classes:

(1) "Claim Adjusting Respondents," three corporations and one individual, charged with engaging in the unlawful practice of law, separately and severally, through their officers, agents or employees, as set out in specifications, (a) (b) (c) (d) (e) (f) (g) (h) (i) which will appear in the report of the case. Specifications (J) (K) (L) and (M) added by the amended petition or complaint will also appear in the report of the case.

(2) The second class of respondents is designated as "Individual Respondents," alleged to be the acting officers, employees, or agents of the "Claim Adjusting Respondents" through whom these adjustment companies or bureaus are engaged in the unlawful practice of law as specified.

(3) "Accessory Respondents." These are numerous insurance companies doing business in Jefferson County, some in the fire insurance business and the like, and some in the various forms of casualty insurance. They are charged with aiding and abetting the unauthorized practice of law, separately and severally, in employing the "Claim Adjusting Respondents" and the "Individual Respondents, or one or more of them, to commit one or more of the aforesaid acts enumerated" in the specifications.

The amended prayer reads:

"THE PREMISES CONSIDERED, Plaintiff prays that the defendants and each of them, separately and severally, be required to appear before this Court on such day and date as the Court may fix, then and there to show cause, if any, why they should not be adjudged guilty of unlawfully practicing law in the Tenth Judicial Circuit of Alabama, and upon being found guilty of such practice, why necessary and appropriate steps should not be taken to suppress said unlawful practice of law by the defendants in the Tenth Judicial Circuit of Alabama.

"And plaintiff prays that the Court will suppress the unlawful practice of law in the Tenth Judicial Circuit of Alabama by a declaratory judgment to the effect that the acts that the defendants are committing, which are enumerated in the specifications of this petition, constitute the unlawful practice of law; or that they be enjoined from committing the several acts enumerated in Specifications A to M, inclusive, in the petition as amended; or that they be adjudged in contempt of court and punished for committing said acts; or that an appropriate writ issue out of this Court ousting them from unlawfully practicing law in the Tenth Judicial Circuit of Alabama, and perpetually enjoining and restraining them from doing so, and from committing the acts and things enumerated in Specifications A to M, inclusive, of the petition as amended.

"And plaintiff prays for such other, further, general, special and appropriate relief as justified the Court in taking."

Since the amendment adopts all the averments of the original, changes and designation of parties "complainant" and "respondents" to "plaintiff" and "defendants," and recasts the prayer for relief, we treat it as a complete amended petition or complaint.

As begun, and in one aspect as amended, the proceeding is an adversary suit wherein the Bar Association, on behalf of members of the Bar charge Insurance Companies and certain agencies for the adjustment of claims arising under insurance contracts, with engaging in the practice of law, thus intruding into the field of the legal profession; prays an adjudication to that effect, and injunctive or other appropriate relief to prevent the further unauthorized practice of law by respondents. They are summoned into Court and called upon to plead, answer, or demur, etc. The present appeal, taken because of adverse rulings on demurrer, is bottomed on in-

jury resulting to plaintiff from such rulings.

Whether viewed as a proceeding under the Uniform Declaratory Judgment Act, as a bill or injunction in equity, or, as in substance and effect a proceeding in the nature of *quo warranto*, we are of opinion there is a misjoinder of causes of action and a misjoinder of parties respondent.

Many parties, Insurance Companies engaged in the many lines of insurance, other than life insurance; adjustment bureaus and adjustment agencies set up to handle that part of the insurance business; independent adjusters, offering their services to insurers for regular or special employment, are joined in one suit on averments that separately and severally they have engaged in the practice of law in one or more of many ways set up in the numerous specifications.

Accessory respondents, and individual respondents are charged with some relation to claim adjusting respondents, but the acts constituting the alleged practice of law, the cause of action as to each party brought into court, are alleged to have been done separately and severally; and each respondent is charged with one or more of a long series of acts set out in the specifications in general terms and alleged to be the practice of law.

Such joinder of separate and distinct causes of action against numerous parties, combining many suits into one, wherein one defendant is wholly unconcerned with the facts as to the others, is a misjoinder of parties and causes of action in any and all proceedings at law and renders a bill in equity multifarious. That such practice does not contribute to the administration of justice, but to delay, confusion, and oppression is the experience of jurists written into procedural law here and elsewhere. That the several defendants are charged with a violation of the same law, and are sought to be dealt with by remedial measures is not the test.—*McMahan v. Western Union Telegraph Co.*, 209 Ala. 319, 96 So. 265; *Junkins v. Lovelace*, 72 Ala. 303; *Ford v. Borders et al.*, 200 Ala. 70, 75 So. 398; *Alabama Great Southern R. R. Co. v. Prouty*, 149 Ala. 71, 43 So. 352; *City of Mobile v. McCown Oil Co.*, 226 Ala. 688, 148 So. 402; *Lee v. City of Birmingham*, 223 Ala. 196, 135 So. 314.

Like rules obtain and for like reasons in proceedings under the Declaratory Judgment Law.—*Manchester v. Townsend*, 192 A. 22; *Newsum v. Interstate Realty Co.*, 278 S. W. 56; *Millard County v. Millard County Drain-*

age Dist., 46 P. (2d) 423; *Greek Catholic Union v. Malchany*, 86 P. L. J. 519.

The consolidation statute applicable to Jefferson County (Acts 1935, p. 1010) has no application to the case in hand; nor does it express a policy justifying misjoinders as here presented.—*Ex parte Ashton*, 231 Ala. 497, 165 So. 773; *Altman v. Barrett et al.*, 234 Ala. 234, 174 So. 293.

Reverting to the first paragraph of the amended prayer above set out, which may be taken as a request that the complaint be treated as an information upon which the court, by virtue of its inherent powers to suppress the unlawful practice of law, should, as in contempt proceedings, require the respondents to show cause why they should not be adjudged guilty of the unlawful practice of law, and why appropriate steps be not taken by injunction or by punishment for contempt for such unlawful acts.

But the same prayer sought a declaratory judgment as in an adversary suit between private parties, and, upon sustaining demurrers to such proceeding, the case was put out of court by voluntary non-suit looking to a review by appeal.

It seems to be conceded in briefs that the trial court based his ruling on procedural grounds, misjoinder and the existence of an appropriate remedy by a proceeding in the nature of *quo warranto*.

We have held the demurrers for misjoinder were well taken. The ruling of the trial court may be sustained on that ground alone.

But in view of the strong insistence upon the inherent power and duty of the courts to be active and vigilant in the suppression of the unlawful practice of law in view of the relation of members of the bar to the courts and to the public in the administration of justice, we deal with these questions.

It is widely held that in cases of clear flagrant practice of the law by corporations or unlicensed persons they may be summarily dealt with in contempt proceedings. The subject is quite fully treated in *Rhode Island Bar Association v. Automobile Service Association*, (R. I.) 179 Atl. 139, 100 A. L. R. 226, with annotation page 236. But these same cases, for obviously sound reasons, disfavor this procedure except in manifest and extreme cases. Our statute, Acts 1931, page 606, declares such unlawful practice a misdemeanor to be prosecuted as other misdemeanors. We refer with approval to our

holding in *Ex Parte Thompson*, 228 Ala. 113, 152 So. 229.

We are of opinion that no court should undertake through contempt proceedings to deal with these respondents *en masse* or separately on the basis of specifications here presented.

Elaborate briefs for appellant and for the several classes of alleged offenders present many legal questions sought to be applied in dealing with the unlawful practice of law charged in the specifications. Among them, briefly outlined, are these:

The right of insurers to conduct the insurance business in all forms and in every branch from the writing of their contracts to the adjustment and settlement of matured obligations under their contracts by investigation and negotiation through their own agencies or such agencies as they may wish to employ, looking to the legal profession for such legal advice as they may deem necessary and voluntarily engage. It may be said the law enters into and defines the obligation of every contract. All men are charged as matter of public policy with a knowledge of the law pertaining to their transactions. The legal profession, men learned in the law, licensed upon evidence of their attainments in a wide range of substantive and procedural law, and upon evidence of good character, are invested with a franchise granted by the State. One of the major functions of the lawyer is the giving of legal advice to the layman that he may conduct his business according to law. Wise men generally look to him to draft their difficult legal documents, or give needed advice as to their form and contents.

But, is this service only required when sought? Has the citizen the right to make his own lawful contracts, to put them in form, and employ such agents as he may choose with power to act as *alter ego* in connection with the employer's business committed to him?

These reflections bring further inquiries:

Is there a field for the independent adjuster? If so, when does he enter the field of the legal profession? Admittedly he may not engage in the business of giving advice to his employer, nor pose as attorney at law in dealing with the insured or beneficiary of the insurance. Is he engaged in the practice of law if he does more than investigate and report the facts, or may he be empow-

ered to do what his employer may do—ad-just, settle and take releases?

These inquiries are complicated in the field of indemnity insurance, where the insurer undertakes to protect against legal liability and the like.

Other questions debated are:

Is defining the practice of law a judicial function or a legislative function or both? Is our statute, *supra*, defining the practice of law to be taken literally, or to be construed in some of its terms in a limited way in keeping with prior announcements on the subject? If not given effect according to its terms, is the statute void for uncertainty in one or more of its features? Is it void in that it denies to the citizen the right to engage in a lawful business without a license based upon qualifications having no reasonable relation to such business, and violative of the 14th Amendment to the Federal Constitution? Does the police power of the State enter this inquiry?

To deal with these inquiries in a case now out of court on other grounds and without error would be merely to write a treatise on abstract law, not the law applicable to the pending case, the proper scope of a judicial opinion.

Our recital of these inquiries is to give emphasis to our view that no summary procedure is to be pursued, but a procedure appropriate to this particular class of cases having the proper parties, and with all the incidents of due process of law. Such an appropriate remedy is expressly provided by our statutory action in the nature of *quo warranto*, a proceeding to which the State is a party.

Quo Warranto was a very ancient prerogative writ directed against him who usurped an office or franchise to inquire by what authority he exercised such franchise, &c.—51 C. J. 309, Sec. 2.

This writ was early succeeded by an information in the nature of *quo warranto*, likewise prerogative, in character, and having the same objectives.—51 C. J. 310, Sec. 3.

Our statute, of long standing, is modeled upon this common law proceeding, and is now expressly extended to cases of intrusion into the legal profession, the exercise of the franchise granted by the State exclusively to those duly licensed upon evidence of their qualifications to engage in the practice of law.—Code, Section 9932.

This remedy "looks to the sovereign power

of the state with respect to the use or abuse of franchises—which are special privileges—created by its authority, and which must be a principle of fundamental public policy, remain subject to its sovereign action in so far as the interests of the public, or any part of the public, are affected by their usurpation or abuse.—*State v. Des Moines City Ry. Co.*, 135 Iowa, 694, 109 N. W. 867, 872; *State v. Street Ry. Co.*, 140 Mo. 539, 41 S. W. 955, 38 L. R. A. 218, 62 Am. St. Rep. 742, 748; *State v. B'ham W. W. Co.*, 164 Ala. 586, 51 South. 354, 27 L. R. A. (N. S.) 674, 137 Am. St. Rep. 69, 20 Ann. Cas. 951."—*State ex rel. Weatherly, et al. v. Birmingham Water Works Co.* 185 Ala. 388, 64 So. 23.

Our statute has extended the right to institute such proceeding to a person giving security for costs of the action. But, in such case, the action is still prerogative in character, brought in the name of the State, on the relation of such person, who becomes a joint party with the State. The giving of security for the costs of the action is the condition upon which the relator is permitted to sue in the name of the State. Without such security, he usurps the authority of the State.—*Ex Parte Talley*, 192 So. 271.

But this is not the only method of invoking the authority of the State in the protection of franchises it has granted in the interest of the public.

"The judge of the Circuit Court may direct such action to be brought when he believes that any of the acts specified in the preceding section can be proved, and it is necessary for the public good." Code, Section 9933.

Thus is committed to the judicial department the institution of such proceedings, the same authority said to have the inherent power and duty to suppress the unlawful practice of law for the public good. Circuit Judges, in the exercise of their discretion under this section, should have in mind this duty. Members of the Bar and Bar Associations are entirely within their rights in bringing to the attention of the Circuit Judges specific acts of corporations or individuals which constitute the unlawful practice of the law. The direction to bring such action is to the Solicitor as in Sec. 9930.

The proceeding in the instant case is not to punish for past acts of the accused, but to adjudicate that they are engaging in the practice of law, thus intruding into the field

of the legal profession usurping a franchise granted to those duly licensed, seeks to suppress such wrong, and restrain respondents by injunction from further engaging in such unlawful practice of the law.

This is the precise objective of proceedings in the nature of *quo warranto*.

The judgment in such case is first an ascertainment that the respondent is engaged and purposes to continue in the unauthorized practice of law, followed by a judgment of exclusion and prohibition to further engage therein.—*Robinson v. State ex rel. James*, 212 Ala. 459, 102 So. 693.

As indicated it is the policy of the law of Alabama that such proceedings should be had in the name of the State, and instituted in the manner designated by statute.

To sanction a private action *inter partes* with the same objective would operate a virtual repeal of the *quo warranto* statute.

We need not elaborate upon the reasons behind the public policy of requiring such proceedings by or in the name of the State. It is easy to visualize that no good could come to the legal profession or to the insurance world by private litigation wherein one party charges the other with invading his

exclusive field of service, and the other counters with a charge of an attempt to invade and oust him from his lawful field of private enterprise.

The Declaratory Judgment Law was never intended to strike down the public policy involved. Hence, there is no occasion to rely upon our line of cases denying its application where other adequate remedy is available.

We have not overlooked *Frost v. Corporations*, 271 U. S. 515, 49 S. C. 235, and cases of like import, to the effect that a franchise conferring a special privilege to engage in a business in which the public interest is involved, confers a property right to the licensee, which equity will protect by injunction in the absence of an adequate remedy at law. The decision is based on the fact that no adequate remedy at law was available.

We are dealing with the policy of this State to render adequate relief by prerogative writ in the nature of *quo warranto*. The weight of authority is to the effect that such remedy is exclusive, since it awards relief of like character to that sought by injunction. 51 C. J. 313, Sec. 8; 21 C. J. 57, Sec. 40; 19 Am. Jur. 120, Sec. 118.

Affirmed.

All the Justices concur.

Is The Term "Insurability" as Used in the Standard Reinstatement Clause Synonymous With "Good Health"*

By DANIEL P. CAVANAUGH, Attorney
Aetna Life Insurance Company
Hartford, Conn.

AFTER reviewing the many papers dealing with the reinstatement clause which have been read before various associations of life insurance representatives since Mr. Bates read his paper before this Association in 1921, I had quite a time selecting an original title for my remarks. In fact, I wondered at times whether I was succeeding in

adding more than a mere new title to the subject.

You have heard about the studious fellow who was writing a book of his own original thoughts on a much discussed problem of philosophy. He had nearly finished his task when he took a few days off, and by way of diversion read a little of Plato. On resuming his philosophical essay, reluctantly he wrote, "At this point I am surprised to find that Plato has anticipated me."

I am unlike the chap in the story in that I would not be surprised to find that what I have to offer has been anticipated by those of you who are located at the home offices of insurance companies. You have had to give the problem a great deal of thought, and

*Mr. Cavanaugh recently furnished your Editor with a copy of an address read by him before a meeting of the Association of Life Insurance Counsel several years ago at White Sulphur Springs, West Virginia, to be used in connection with a case now pending in Birmingham, Ala. At the request of the Editor Mr. Cavanaugh has permitted publication of the article in this issue. It will be found from a review of recent cases that the cases cited by Mr. Cavanaugh have been followed.

it is not likely that anything of importance has been overlooked by you. On the other hand, this paper may come into the hands of trial counsel who are considering the question for the first time. To them it will make little difference whether what I have to say has been said before, so long as they find something here which might otherwise have been missed.

Two reported decisions are generally mentioned in support of the view that insurability is synonymous with good health. *Sussex v. Aetna Life* (Ontario Supreme Court, 1917), 38 Ont. Law 65; and *Missouri State Life v. Hearne* (Texas Court of Civil Appeals, 1920), 226 S. W. 789. Recently there is the case of *Kallman vs. Equitable Life* (Supreme Court, New York County, Jan. 27, 1936), not yet reported.

So much has been said about these cases that one might be led to believe all the courts are definitely committed to the view that insurability and good health are synonymous. The fact is that each of these cases involved unusual circumstances, and when the decisions are read in the light of the peculiar facts involved, they have little, if any, bearing on the interpretation of the term "insurability." For an excellent discussion of the *Sussex* and *Hearne* cases see paper prepared by J. M. Laird and B. M. Anderson, of the Connecticut General Life Insurance Company, read before the Actuarial Society of America in May, 1934, entitled "Reinstatement Clause."

The *Sussex* policy contained a provision that it was unrestricted as to "service in the militia, army or navy in time of war or in time of peace." The Company admitted the policyholder was insurable provided he would permit an amendment to the contract including a war clause calling for an extra premium for war service. The Court was not required to say what factors, other than the war hazard, were included within the term "insurability," for no other objection was made to the applicant's insurability. The crux of the decision was that the original policy, by its provision that it was unrestricted as to military service in time of war, made it clear that military service was not a factor of non-insurability insofar as this particular policy was concerned. Even the remarks of the Court to the effect that insurability meant no more than good health and insurable interest were expressly limited in their application to the facts of the case in hand, and

were not stated or intended as a general definition of the term.

Judge Walsh had this to say about the *Sussex* decision in the course of his opinion in the *Kallman* case: "The case of *Sussex vs. Aetna Life* * * * I consider not in point. In that case the policy itself tacitly declared that liability of military service or actual military service was not 'non-insurability.' There was no difference in rate to the civilian or soldier. When the reinstatement was requested it was declined except for a higher soldier rate. Insurability at some rate was conceded."

In *Missouri State Life v. Hearne*, the policy had actually been reinstated. Apparently no question was raised as to the insurability of the policyholder. Upon reinstatement the company had incorporated a condition in the policy that only the reserve would be paid in the case of suicide within a year from the date of reinstatement. The Court concluded that the company had no right to require the applicant to agree to the suicide clause as a condition to reinstatement, and, therefore, declared the clause invalid. The Court's comment that the word "insurability" does not have a more comprehensive meaning than that of good health and insurable interest was not called for by any issue in the case. It was pure *dictum*, and, in my opinion, contrary to the views expressed by decisions of other higher courts in Texas.

A point of significance in the *Sussex* and *Hearne* cases is that both policies required that the evidence of insurability be "satisfactory to the company." Yet neither Court gave even a passing comment to these vital words. It is inconceivable that attorneys for the companies would have failed to plead and call attention of the Courts to these words, or that the Courts would have disregarded them, if the meaning of the term "insurability" had really been a substantial issue.

The case of *Kallman v. Equitable Life* seems to be largely based upon the fact that the insurance company had issued certain documents to its agents defining insurability as meaning good health. This was considered as "evidence of the intent of the party." The ruling in the *Kallman* case was the result of a motion for summary judgment. I understand that an appeal has been taken, but on the facts as stated by the Trial Court, I doubt whether any decision rendered in that case will have much bearing on the meaning of

the term "insurability" where an insurance company has not, by its reinstatement application, or letters to the policyholder, indicated that only good health is contemplated.

* * *

Aside from the statements in these three cases which were either *dicta* or limited in application to the peculiar facts of the cases, I don't find that any Court has defined insurability as being synonymous with good health. To the contrary it can be shown by many reported decisions, and under recognized principles of construction of contracts, that the term "insurability" in the reinstatement clause contemplates any factor which materially affects the acceptance of the risk or the hazard assumed by the insurance company.

Someone made the observation that "Everyone is presumed to know the law, except the Court." The Court—as they say in Missouri—has to be shown. In some case sometime in the future, when the reinstatement clause is under scrutiny, I hope the Court is shown those of the following propositions which may be applicable, and I also hope that counsel in that future case will be able to develop those propositions more artfully than I have. I claim no skill in presentation, but I do have a deep conviction that the ideas stated here, which are not by any means all original with me, can be developed into a sound defense of the interpretation which reputable life insurance companies place upon the reinstatement clause.

* * *

In many states the language of the reinstatement clause is prescribed by statute. If the policy is issued in one of those there is authority to support the view that the usual rules for construing insurance policies do not apply. *Mick v. Corporation of Royal Exchange*, 87 N. J. Law 607, p. 611; *Nelson v. Traders Ins. Co.*, 181 N. Y. 472, p. 475; *Temple v. Niagara Fire Ins. Co.*, 109 Wisc. 372, p. 376; *Rosenthal v. Ins. Co. of No. America*, 158 Wisc. 550, p. 553; *Frozine v. St. Paul F. & M. Insurance Co.*, 195 Wisc. 494, p. 496; *Mulchy v. Travelers Ins. Co.*, 261 Mass. 245, pp. 248 and 250. But see *Matthews v. American Cent. Ins. Co.*, 154 N. Y. 449; *Ruffino v. Queen Ins. Co.*, 33 Pac. (2nd) 26.

Whatever merit there may be in the claim that a policy provision prescribed by statute is subject to different rules of construction from one voluntarily agreed upon by the con-

tracting parties, I think there is no need to rely very heavily on any such distinction here.

* * *

It is a familiar rule of construction that every part of an insurance contract should be considered in arriving at an interpretation thereof, and no part of the words of a policy should be rejected as insensible or inoperative, if a rational and intelligible meaning can be given to them, consistent with the general design and object of the whole instrument. Cooley's Briefs, Second Edition, page 963.

Life insurance policies usually state in the application, and also in the policy, that the insurance will not be effective until the first premium is paid during the good health of the insured. In the reinstatement clause the term "insurability," not "good health," is used. It is not to be supposed that these terms were used synonymously and that the parties intended a mere variety of expression of the same thing. This would indicate that whatever the meaning of insurability may be, it was not intended by the parties to be synonymous with good health.

* * *

Another rule of construction, especially applicable here, is that insurance contracts are to be construed with reference to the intention of the parties, to be ascertained from the terms and conditions of the contract and from all the circumstances accompanying the transaction. Cooley's Briefs, page 965; Re-statement of the Law of Contracts, Sec. 235.

The policy, with application attached, shows not only that good health and insurability are not synonymous but that the latter, while including the former, also embraces many other factors. Look, for example, at the questions, answers and other representations in the original application for the policy. These show that when the policy was issued both parties understood and agreed that insurability depended upon many factors, such as: total amount of insurance in force, claims made in the past for insurance benefits, rejections by other companies, occupation, age, family history, travel, use of alcoholic beverages, aeronautic interests, etc. There is no reason to suppose that the term "insurability," which had such a comprehensive meaning when the policy was issued, has a different meaning at the time of application for reinstatement. Neither is it to be supposed that the questions in the origi-

nal application, which were not related to the good health of the applicant, were there for some purpose other than to determine the insurability of the applicant.

To say that insurability means the same thing when reinstatement is applied for as it did when the policy was originally issued does not lead to the conclusion that the reinstatement clause confers no substantial right on the insured or that it gives the company the right to arbitrarily or capriciously reject a reinstatement application. Proof of insurability, like proof of any other fact, involves (1) a determination of what evidence is material and relevant, and (2) whether the material and relevant evidence introduced is sufficient to prove the fact asserted. The first relates to admissibility of evidence; the second to the weight of evidence. To say that insurability includes the same factors on reinstatement as it did on original issue simply means that the company may take the same kind of evidence into consideration, but it does not follow that the company may exercise the same discretion in arriving at a decision based on that evidence. The company may arbitrarily or capriciously reject a new application, even though satisfied with the evidence of insurability, but a reinstatement application may not be rejected if the evidence of insurability is satisfactory to the company. Just how much latitude the words "satisfactory to the company" allows, will be considered later.

* * *

In the *Hearne* case the Court apparently took judicial notice of what the man in the street thinks insurability means. In fact, it seems the Court even went to the trouble of singling out a man in the street who knew nothing about insurance. But, be that as it may, the fact remains that there is no cause for going into the street to find out what insurability means when Courts generally have agreed on the meaning.

Courts generally, and statutes in many states, have declared that any misrepresentations which materially affect the acceptance of a risk or the hazard assumed by a life insurance company will invalidate the policy. It seems to me we have in this rule the basis for determining what factors other than good health are included in insurability. The Court cannot consistently say that insurability when used in a clause in the policy intended to set up a standard for determining whether an applicant is insurable for reinstatement

means only good health, whereas the same policy would be voidable if the applicant had obtained it on a false representation relating to matters other than his health.

Where the materiality of a misrepresentation in a life insurance application is challenged, the Court is not guided by what men in the street, unfamiliar with insurance, may think. The challenge is tested by the testimony of insurance experts familiar with the rules, practices and procedure of reputable life insurance companies generally. That likewise would seem to be the sensible test for determining whether a given factor such as finances, habits, occupation, etc., affects insurability and is included in the meaning of that term.

Any factor which is held by the Court to materially affect the acceptance of a life insurance risk must necessarily affect the applicant's insurability. That is a truism. And any factor which affects the insurability of a life insurance applicant must be embraced in the meaning of the term "insurability." That too is evident.

In *Cooley's Briefs on Insurance*, or any other good encyclopedia of insurance law, will be found citations of numerous decisions holding that such factors as occupation, use of alcoholic stimulants, rejections of prior applications, other existing insurance, and family history, are as a matter of law material to the acceptance of a risk by an insurance company. If insurability as understood by the Courts generally, contemplates only good health, how are these cases to be explained?

* * *

Where a policy has been reinstated and the company asserts that reinstatement is invalid because obtained by false representations, the rule followed in every decision I have found is this: "A material false statement in an application for reinstatement will as effectually avoid a policy of insurance as a similar statement in the original application itself." *Schrader vs. John Hancock Mutual Life* (1931), 251 N. Y. S. 169; *Baxter v. New York Life* (Pa. 1934), 175 A. 899; *Phillips v. New York Life* (Ga. 1931), 159 S. E. 696; *Robbins v. New York Life* (Minn. 1935), 262 N. W. 210; *New York Life v. Buchberg* (Mich. 1935), 228 N. W. 770; *Metropolitan Life v. Huston* (Ky. 1934), 69 S. W. (2nd) 742; *Perkins v. Prudential* (C. C. A. 1934), 69 Fed. (2nd) 218.

In Texas we find the case of *State Mutual Life v. Rosenberry*, 213 S. W. 242, decided by

the Commission of Appeals of Texas (the highest Court of Appeals in Texas, whereas the *Hearne* case was decided by one of the intermediate Appellate Courts). In that case false representation in a reinstatement application that the applicant had not applied for insurance in any other company was ruled to be untrue and material, and invalidated the reinstatement. The Court held: "The representation found by the Court of Civil Appeals to have been untrue, is, we think, as a matter of law material to the risk, and the uncontroverted evidence shows that it was relied on by the insurance company, and that but for representation the reinstatement of the policy would not have been granted. Such a representation is held material as a matter of law by practically all the courts of the country.

These decisions indicate that the Courts have looked upon representations in a reinstatement application the same as representations in the original application, and that in determining whether a given representation in the reinstatement application will avoid the policy, the test has been whether the representation materially affected the acceptance of the risk, or the hazard assumed, by the insurance company.

If the company has no right to refuse reinstatement because of some condition other than the health of the applicant, then it necessarily would follow that the company would have no right to contest a reinstatement which was made because of false statements in regard to such matters. Conversely, if the company is allowed to contest a reinstatement where false statements have been made as to occupation, habits, and other matters other than health, which materially affect the acceptance of a life insurance risk, then it should be allowed to refuse reinstatement on the same grounds.

* * *

Up to this point I have ignored the words "satisfactory to the company." Whatever doubts there may be as to the meaning of the terms "insurability," the qualifying phrase "satisfactory to the company" clears up that doubt as plainly as the English language can do it. It is because a difference of opinion might arise as to what constitutes insurability that the policy (and statutes in many states) makes the company the judge, not only of what evidence is relevant to proof of insurability, but whether the evidence offered and accepted establishes insurability.

Under a contract allowing reinstatement upon furnishing the company with "evidence of insurability satisfactory to the company," the company cannot be compelled to reinstate the policy if, in the honest opinion of the officers of the company, the evidence of insurability is not satisfactory to the company. The company has no right to act capriciously or arbitrarily on the evidence of insurability but in the absence of proof that the company did act arbitrarily and capriciously, the Court or the jury, cannot say that the company should have been satisfied with the evidence of insurability when the company says it is not satisfied. That, I submit, is the accepted rule in every reported decision in which the clause "satisfactory to the company" has been considered.

Equitable Life v. Pettid (Sup. Ct. Ariz. 1932), 11 Pac. (2nd) 833):

"It was * * * necessary that insured produce evidence of insurability satisfactory to defendant. There is no evidence whatever that the insured ever complied with this provision, and, since the burden was upon him to do so, we must presume, as a matter of law, that he did not * * *.

"It is urged by plaintiff, and apparently the trial court gave some weight to her contention, that, since there was evidence in the record showing that the insured was in good health at the time of his death, the furnishing of the certificate of health was immaterial. The answer is that the condition of the policy in regard to reinstatement was not merely that insured should be in good health but, as a condition precedent to reinstatement, that he should 'furnish evidence, not merely of good health, but of insurability to the satisfaction of defendant, a matter involving other elements than personal good health.'" (Italics supplied.)

Conway v. Minnesota Mutual Life Ins. Co. (Sup. Ct., Washington 1911), 112 Pac. 1106: "The policy provided for reinstatement 'in the discretion of the officers of this association, upon his furnishing them satisfactory evidence that he is in good health, etc.'" Court ruled: "Neither can we eliminate from this contract the fact that this medical examination upon application for reinstatement must disclose a condition of good health satisfactory not to the applicant nor to the physician conducting the medical exam-

ination, but to the officers of this company in whom by his contract the applicant had placed the judgment and discretion to decide, a decision they must arrive at 'according to the dictates of their own judgment and conscience, and which cannot be controlled or directed by the judgment or conscience of others.' To hold otherwise would be to destroy that element of individuality and personal judgment which must enter into any decision, and to substitute for the discretion and satisfaction of one body the discretion and satisfaction of other bodies, strangers to the contract and not within its contemplation * * *."

I consider it unimportant that the policy in this case used the words "good health" instead of "insurability." Good health like insurability is a matter of opinion. The important thing is that the Court held it was the opinion of the company that controlled.

Prudential Ins. Co. v. Union Trust Co. (App. Ct., Ind. 1914), 105 N. E. 505: Insured died before application to reinstate was received by the company. Apparently he was a satisfactory risk at date of application. While holding the company was obliged to judge insurability as of the date of application, and on the facts of the instant case the company was obliged to pay, the Court said: "The insured had the right to have the policies fully revived upon his paying the arrears of the premiums and furnishing evidence of his insurability satisfactory to appellant. * * * When such conditions were complied with by the insured * * * it was not within the power of appellant, under its contract, to arbitrarily refuse to renew or revive such insurance. It is true the contract required the insured to furnish * * * evidence of his insurability satisfactory to appellant * * * but such provisions furnished no ground for arbitrary refusal to revive when the conditions of the policy had been fully and completely complied with. If * * * the insured had failed in any substantial particular to comply with the conditions of the contract, or if any valid objection then existed to the form or substance of the application to revive, or if the proof of insurability as then furnished did not meet the requirements of such contract or was false, or for any other reason was subject to valid objection, appellant's contract permitted it to reject such application * * *."

Kennedy v. Grand Fraternity (Sup. Ct., Montana 1907), 92 Pac. 971: Where a dis-

cretion is vested in an officer of a mutual benefit society as to the approval of an application for reinstatement of a member, if there is any doubt in the mind of the officer having to pass on the sufficiency of the evidence of the good health of the member, then the officer may exercise his judgment, and if a decision is reached adverse to the applicant he cannot complain.

Reibel v. Prudential (Superior Ct., Pa. 1935), 179 A. 447: Held Court could not overlook the fact that the statute as well as the contract requires that "the evidence of insurability of the insured must be satisfactory to the company."

Broughton v. Equitable Life (5th C. C. A. Florida 1934), 71 Fed. (2d) 821: Insured submitted health certificate on company form and paid the premium. Company notified him medical examination would be required. Insured died, apparently without furnishing the examination and after company had declined and had returned his premium check. Claimed company had, through its letters, led insured to believe policy would be reinstated if he would merely send in completed reinstatement application with premium: Held: "Until evidence of insurability was furnished and accepted the policy was not reinstated * * * there was nothing * * * that could lead a reasonable man to believe that the provisions of the policy requiring that the evidence of insurability should be satisfactory to the company would be waived. * * * The burden was on plaintiff to prove that everything necessary to reinstate the policy had been done by the insured * * * This included proof that the health certificate furnished had been accepted as satisfactory evidence of insurability * * *."

Rome Industrial Ins. Co. v. Edison (Sup. Ct., Ga., 1912), 75 S. E. 657: Policy allowed reinstatement on furnishing "evidence satisfactory to the company of the sound health of the insured." Held the trial judge was in error when he charged "To make the attempt to revive effectual, it must be shown to you that evidence of the sound health of the insured was presented to the company, and, if presented, it ought to have been strong enough to have been satisfactory to the company, or sufficient to have been satisfactory to a reasonable man" * * * Where the company reserved to itself the question of satisfaction, it would be changing the contract to hold that what would satisfy a reasonable man would answer the terms of the

policy. Doubtless the company must act honestly and in good faith in passing upon the question. But, if it does so, the test applied by the trial court was erroneous ***."

Lane v. Fidelity Mutual (Sup. Ct. N. C. 1906), 54 S. E. 854: "In the absence of any showing that the approval of the officers has been fraudulently withheld, and that their denial of the application is purely arbitrary, we do not see why their refusal to reinstate the plaintiff is not fatal to his right of recovery in this action."

International Life Ins. Co. v. Mowbray (7th C. C. A. Ill.), 2 Fed. (2d) 952: "True, the insured might apply for reinstatement at at time, but his right to reinstatement was dependent upon defendant's satisfaction with his health. Assured could not have brought suit in equity to compel the specific performance of his contract, if defendant in good faith denied his application for reinstatement * * *."

Exchange Trust Co. v. Capital Life Ins. Co. (Dist. Ct. Okla. 1930), 40 Fed. (2nd) 687: "Courts have no right to control the discretion of officers of the insurance company in refusing to reinstate a policy that has lapsed for non-payment of premium, unless the inference arises from a consideration of the evidence that the company acted dishonestly."

Rothschild v. N. Y. Life (Superior Ct. Pa. 1932), 162 A. 463: "The insurer cannot be arbitrary or capricious in considering the evidence of insurability submitted under such reinstatement provisions."

Rocky Mount Savings & Trust Co. v. Aetna Life (Sup. Ct. N. C. 1930), 154 S. E. 743: "Of course, it was the duty of the company to pass upon the insurability in the exercise of ordinary care and not to decline the application of the plaintiff for reinstatement upon any arbitrary ground not founded on reason or the exercise of reasonable prudence and diligence * * *."

Kansas City Life Ins. Co. v. Phillips (Sup. Ct. Ariz. 1926), 250 Pac. 882: "Insurer has a right to satisfy itself as to the character of the risk and whether it has been changed or become more hazardous than when the policy was issued."

Nelson v. Mutual Life (Sup. Ct. Mont. 1920), 190 Pac. 927: "The parties were not restored to their status quo ante until the insurability of Nelson had been proven to the satisfaction of the company * * *."

New York Life v. Duff's Adm'r (Ct of

App. Ky. 1925), 270 S. W. 51: "By the plain terms of the policy, the application for reinstatement, the note, and the receipt given therefor, the company was given the right to say whether or not it considered the applicant insurable before accepting the note."

In *Thompson v. Postal Life Ins. Co.* (Ct. of App. N. Y. 1919), 226 N. Y. 363, the company refused reinstatement because "the insured did not furnish satisfactory evidence of his insurability." Plaintiff's evidence at the trial indicated the insured had fully complied with the conditions of the reinstatement clause as qualified by certain letters sent by the company to the insured. The company at no time gave the insured any reason for rejecting his application. Even at the trial the only evidence offered by the company in support of its action was the testimony of the medical director that he rejected the application in the exercise of his discretion. He gave no reason for his dissatisfaction. Court held: "In these circumstances the insured must be held to have satisfied the condition upon which waiver was dependent. It is no answer to say that the evidence of his condition was not satisfactory to the insurer. The agreement did not contemplate the exercise of the insurer's taste or fancy or caprice (*Crawford v. Mail & Ex. Pub. Co.*, 163 N. Y. 404). 'It could not be unsatisfied with the certificate, capriciously. That which the law will say a contracting party ought in reason to be satisfied with, that the law will say he is satisfied with' (*Miesell v. Globe Mutual Life Ins. Co.*, 76 N. Y. 115, 119) * * * The insurer had agreed to reinstate and waive if satisfactory evidence of insurability was supplied. Evidence that ought to have satisfied was supplied, and thereupon, without further act of the insured or the insurer, the policy was revived * * *." It is clear from the facts of this case, as shown in the record, that the Court was justified in finding the company did act arbitrarily and capriciously.

In *Miesell v. Globe Mutual Life Ins. Co.* (Ct. of App. N. Y. 1879), 76 N. Y. 115, the company offered to waive the lapse of a policy if the insured would send a certificate from a physician and pay the arrears of premiums. The insured furnished the health certificate and paid the premium, but the company refused to accept the same on the ground that the insured had not complied with the conditions of the company's offer within the time allowed. The Court held

that the insured had paid the premium and furnished the health certificate within a reasonable time. At the trial of the case, apparently the company defended solely on the ground that the health certificate and premiums had not been tendered within the time allowed, but on appeal, apparently it was argued that "inasmuch as the certificate was referred to the Medical Board of the company, and was rejected by that Board, that such rejection must have been for the reason that it did not declare a good state of health of the insured." No evidence was offered at the trial and no reason was given to the insured at the time why the health certificate was not satisfactory. The Court held, that if the company was not satisfied with the health certificate, it was needful for the company to show that its dissatisfaction was taken with reason. "It could not be unsatisfied with the certificate capriciously. That which the law will say a contracting party ought in reason to be satisfied with, that the law will say he is satisfied with."

In *Dennis v. M. B. Assoc.* (Ct. of App. N. Y. 1890), 120 N. Y. 496, the policy provided for reinstatement if lapse resulted from "valid reasons to the officers of the association." The insured was prevented from paying the premium by sudden illness depriving him of consciousness. The officers of the association refused to accept that as a valid reason for failure to pay the premium on time. The Court ruled: "It could not be urged that an act of God which instantly prostrates a man both physically and mentally does not constitute a legal excuse for the omission to do an act, when the making and acceptance of a valid excuse therefor is distinctly contracted for."

I wish to emphasize that in each of these three cases—*Thompson v. Postal Life*, *Micell v. Globe Mutual Life*, and *Dennis v. M. B. Assoc.*—the evidence was clear beyond dispute that there was no valid reason for the decision of the company to decline reinstatement. The Court, therefore, properly held as a matter of law that the decision was arrived at capriciously and arbitrarily. These cases do not in any way conflict with the rule stated at the head of the list of cases now being discussed.

The last case I have included in this heading is *Lane v. New York Life* (Sup. Ct. S. C. 1928), 145 S. E. 196. A careful reading of this decision will show that the Court was groping for some broad, illusive, equitable

principle on which it could excuse the lapse of the policy. After indicating that the policy had not been rightfully lapsed the Court went on to discuss the application of the reinstatement clause to the facts of this particular case. In that connection the following language was used:

"The only * * * inquiry is, did the insured furnish 'evidence of insurability, satisfactory to the company * * *'. The principal question to be determined * * * is, has the company the right to exercise its discretion in granting or refusing the application for reinstatement, or must the papers be considered on their merit? According to our view, the provision in the policy for reinstatement is a substantial contractual right which the insured has under his policy, and that this right cannot be destroyed at the will of the company. To hold that the company could within its discretion refuse to allow a reinstatement of the policy when application is duly made, would be equivalent to striking the reinstatement provision from the policy. In our opinion the requirement of evidence 'satisfactory to the company' does not clothe the company with power to act within its discretion in passing upon the application for reinstatement but that the application, together with the supporting evidence, must be considered in the light of common sense and reason, and not under the influence of some whimsical or fanciful idea, or arbitrarily * * *. It is thus seen that the inquiry devolving upon the court at this juncture is, did the insured make a reasonable compliance with the requirement stipulated in the policy for reinstatement? Would men of common sense and reason be expected to reach a conclusion that Mr. Lane did make a reasonable compliance? If so, the court should require a reinstatement of the policy."

After reviewing the evidence of insurability in the record, which included a history of stomach ulcer, the Court concluded, as a matter of law, that the evidence of insurability should have been satisfactory to the company.

No serious fault can be found in the rule advanced by the Court for testing whether the company acted capriciously or arbitrarily. But it is difficult to see how the Court, even under the rule announced, could have

arrived at the conclusion it did. This paragraph from the dissenting opinion filed by Justice Cochran explains what I mean:

"There is nothing in the complaint which indicated an intention to insist upon the right of reinstatement of the policy. The contention is, that it has never been forfeited. Of course, there can be no reinstatement except after a lapse or forfeiture of the policy. No such right was considered by the Circuit Judge, and I find in the brief of counsel for the respondent not a suggestion of it.

"The unfairness to the company in sustaining the decree upon such a ground under such circumstances is apparent when it is considered that it has had no opportunity of meeting the position with either evidence or argument. It might be shown, as doubtless was the fact, that the condition of the insured had existed for some time; that he had consulted and been treated by a physician for a while before he went to Baltimore; and that his condition after he returned was such as to justify the conclusion by the company as to his insurability."

These cases from many jurisdictions comprise a compendium of judicial opinion over a period of half a century. They make it clear that the company's decision on evidence of insurability can be challenged only on allegation and proof that the decision is based on some arbitrary ground not founded on reason or the exercise of reasonable prudence and diligence.

This brings me to the final point of this paper. That is, what evidence should be presented at the trial to show that the company's decision was a reasonable one and not founded on whim, fancy, or caprice? The answer is evident. The company should be prepared with evidence of the same kind which is required to show that a representation in a life insurance application materially affects the acceptance of a risk by a life insurance company. This is shown by the testimony of insurance experts familiar with the rules, practices, and procedure of reputable life insurance companies generally. The company is not bound to accept the verdict of a jury found upon non-expert testimony as to insurability. Such is not the satisfactory proof contemplated by the contract. *Muckler v. Guarantee Fund Life* (S. D. 1926) 208 N. W. 787; see also Sec. 265 Restatement of

Law of Contracts. If the company's decision is not unreasonable when judged by recognized standard underwriting practices, and the testimony of insurance experts to prove that fact is adduced at the trial a verdict for the company may reasonably be expected. *Graneson v. Cincinnati Life Ass'n*, 6 Ohio Circuit Decisions, 327, p. 329, Aff'd. 56 Ohio St. 725; *B. & O. RR. Co. v. Brydon*, 61 Md. 198, 9 Atl. 126.

In my opinion, many of these decisions against the companies may be explained by the fact that, insofar as the records indicate, the companies made no attempt to show that the decision on the evidence of insurability was not unreasonable or arbitrary when judged by the underwriting practices, and procedure of reputable companies generally, or in other words, that the company's decision was not unreasonable when judged by the usual conduct of a reasonable person in the company's position.

Of course, before insurance experts can testify whether the company's decision was reasonable there must be proof of the evidence on which the company made its decision. It has been held in *Leonard v. Prudential* (Supreme Court, Wisconsin 1906) 107 N. W. 646, that the company has no right to act upon information secretly obtained without opportunity for the insured to meet it.

Many companies follow the practice of not giving reasons for declining a reinstatement application unless the policyholder objects and insists that reasons be given. When the policyholder objects to the company's decision, the specific reasons for rejection should be given if it does not involve a breach of confidence. In some cases rejection is founded wholly or in part on information of a confidential nature which cannot, for obvious reasons, be given to the policyholder. In these cases the objections of the policyholder are generally silenced by a diplomatic statement of the various factors which the company considers in determining insurability. If the confidential information of the company is correct, the policyholder will generally not press for details after he has been given a general statement indicating that the company may know more about his private life than he has anticipated. Where the policyholder's financial situation alone is the reason for declination, it is often times advisable to tell the policyholder frankly and allow him to file a financial statement. If this is not done, the company may find itself barred

in a suit to compel reinstatement, from introducing evidence to show the basis of its declination.

I have found nothing more suitable with which to close this paper than a paragraph from Justice Cochran's dissenting opinion in the case of *Lane v. New York Life Ins. Co.*,

in which he said: "It seems to me that the charge that an insurance company, whose business it is to insure people, to make money out of the premiums collected, would arbitrarily, capriciously and unreasonably turn down an application of a perfectly insurable risk, is itself unfounded and unreasonable."

Present Day Extra Legal Activities Demanded of Insurance Counsel

By P. E. HORAN, Counsel
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THE legal profession specializing in the insurance field has not escaped a very general American trait. It has devoted its time too exclusively to its particular field. It has created a world apart. Now, the rest of the world, jealous of this place apart, seeks not only to destroy it but the business which has made it possible, as well. If this is really not to happen, it is time that insurance counsel should take stock of the situation and try to create a harmonious coalescence.

In the United States there has been an excessive separation of business from government. The average business man does not see his business and the state as an inescapable whole—an indivisible entity. He thinks, acts and speaks of the manifestation of government as a thing apart, a thing that may incidentally harm or help his world, a thing he may buy or manipulate—but not a thing of which he is an integral part, not a body of which he is only one of many vital organs.

Government is good if it accords him privileges or does not interfere with his individual plans. He does not personally concern himself with the welfare, the habits or the trends of the great masses who are not an intimate part of his own business. He does not concern himself with local political movements and rarely with national movements, except when they threaten to lessen or completely obliterate the function he has been performing. He does not know what fundamental ideas are being taught to the outside world or even to his own children. For more than a generation, the average college has been shouting for his destruction and he has not heard a whisper.

Men engaged in conducting the insurance business have followed the same pattern. Lawyers engaged in representing and counseling insurance executives have either not tried or have failed to alter this pattern. Rarely, if ever, are insurance executives active in local or national political parties. Equally rarely do they lend their time or ability to create or to guide plans for either local or general betterment. Participation by employees in general political, educational, social or economic movement is frowned upon. The presence of insurance executives or specialists in local or national legislative and executive offices is unknown.

Insurance counsel have not only failed to see that this condition is corrected but they have carried it into their own subdivision of the general field. Most of our profession who have obtained enough insurance business to supply a livelihood have sought to be disassociated from politics, from criminal law, from mass movements, and particularly from actual hand to hand contact with those who are financially or socially threadbare.

It seems to the writer this situation demands correction if business in general and our business, in particular, are to survive. The idea of a specialist is fine. But a specialist who has not a broad, general knowledge development and viewpoint perfectly fits the present day concept of a "New-Dealer." America is full of "New-Dealers" in many fields besides government. Our American concept of education is fitted to produce nothing else. We are so anxious to reach our objective in the shortest possible time that we fail properly to reconnoiter the route before we start our rush.

The insurance business exists because it supplies a universal hunger—security for the individual—security for those he loves and to whom he is obligated. Changing economic conditions have made the average individual more acutely dependent for satisfaction of that hunger on insurance companies than ever before. As a result, insurance is easier to sell, but by the same token, the public has become more critical of what is obtained. The hunger has become greater than the ability to satisfy. Down among the millions from whom we have separated ourselves, there remains a tremendous want for our product that is not being filled. Our failure to satisfy it, plus our failure to show that we are doing a better job of satisfying it than could be done otherwise, has produced the mass movement that is forcing government into assuming functions properly belonging to us.

This movement cannot be stopped by a continuation of present methods. It is not enough to expound learnedly the Constitution and its past interpretations. It is not enough to write, wire or talk to legislators. It is not enough to point with pride to what we have accomplished in the past. It is not enough to stand on the side lines and tell those carrying the ball that they are running in the wrong direction. We have to get into the game ourselves. We must become a part of the movement. We must, ourselves, do some of the ball carrying. We must get a new point of view in the masses.

We must also create for ourselves a new viewpoint. We must get a less selfish idea of the wants of those we serve. We must quit insisting that the public buy what we want to sell. We must offer for sale what the public wants. Equally important, we must make the price bear a proper proportion to the service sold. The immediate result of selling a contract that will not adequately satisfy the need may be profitable to an individual company; but every contract that disappoints the purchaser, every unnecessary cost or excessive profit or wasted asset, lends strength to the movement for governmental absorption of the insurance business. If we do not find out what the public wants, and give it to them at a fair price, they will inevitably have the state furnish it.

Furthermore, we must not only set our own house in order, but we must also be our

brother's keeper. We stand or fall because of our actions as a whole. Insurance is technical. The average man does not know how properly to weigh its component parts. Those who juggle these component parts to their selfish advantage are wrecking the entire structure. Active political participation in making and enforcing legislation by reputable and capable insurance men is needed to prevent this. We must be seen, known and trusted in the general gatherings as well as in those of our own following.

Insurance counsel particularly must tackle this problem in a new way. Individual cases must not be presented to the courts where the immediate result sought clashes with the popular concept of the service the public expects. Insurance counsel must not only be specialists but humanists. They must, in counselling individual clients, have in mind their individual profit but also the welfare of the business as a whole. They must be as constantly alert to needs of those their clients serve as to the needs of their clients. Finally, they must not seek to set themselves apart, but more and more make the rest of the bar as well as the general public feel at home with them and have complete confidence that they have assumed and are cheerfully carrying their portion of the common burden.

This proposed change of method will not appeal to many, doubtless, because results will naturally accrue very slowly. It will not appeal to others because they feel that the trend toward paternalism in general and the absorption of the insurance business in particular is ephemeral and is to be attributed to the activity of a very few individuals. Unless insurance counsel can look more deeply into present conditions, the future is not hopeful. Present conditions have their roots in the long past, they have been nourished by theorists which business has nurtured in our educational system and they were already well toward maturity when seized upon by alert political opportunists. Their complete eradication can be accomplished only by a comprehensive and continued campaign that will reach into every strata of our population. Other measures of a temporary character are necessary and are being taken, but permanent success can be achieved only by the best efforts of every individual continuously applied.

Suggestions Concerning the Development of Casualty Cases

By JOE G. SWEET
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IT is difficult to generalize about litigation of any kind. However, tort actions referred to attorneys by casualty companies are, in the main, similar enough to justify some generalization. While it is recognized that each case is a problem in itself, it must also be recognized that each presents certain characteristics and problems common to all. The individual case is usually one of a considerable number of cases referred to the office of defense counsel. Because of the number of cases that are handled by casualty defense offices a systematic scheme of development must be followed if we are to avoid having a large portion of cases insufficiently developed when the trial day arrives.

Also it must be kept constantly in mind that Home Office counsel, who usually make the final determination as to whether a case is to be tried or settled, and the amount of the settlement, if one is made, are a long way from the scene of action. The trial counsel must of necessity act as the eyes and ears of the Home Office, if the Home Office is to have adequate information.

Within the last few years, there has undoubtedly been a general improvement in methods followed for the development of negligence cases. In earlier days many trial counsel would acknowledge receipt of the company file, cheerfully inform the Home Office that the plaintiff's case was without merit, and then do little more until a day or so before trial, when a wire would be sent advising the company to make settlement in a substantial sum. Obviously such methods led to unwise settlements and badly tried cases.

If an individual, or a firm, is to handle any considerable number of negligence cases, it is suggested that a systematic plan of development should be established and routinely followed. This is particularly necessary where more than one person in a law office works on a case.

It is a good plan to have special case folders prepared for use in negligence litigation. These are two-page folders opening like a book. On the inside of the first sheet of the folder is printed an outline of the steps to

be followed in the development of the case. At the top, the office number, company number, and court number of a case appear. After this the twelve steps indicating what is to be done, whether or not it has been done, and if it has been done, when it was done, are printed. The steps are as follows:

1. MAKE FILE

Calendared and Indexed by _____ on _____

This means the case has been entered in the office index and that it has been placed upon the time calendar so that no default will be taken. This is done as soon as the file is received from the company.

2. FIRST LETTERS

To Company _____ by _____ on _____
To Assured _____ by _____ on _____

In the Company letter, receipt of the case is acknowledged, copies of the complaint transmitted and the company is informed that the attorney has written to the assured. In the letter to the assured, he is informed that the defense is to be subject to all the terms and conditions of the policy and without waiver thereof. He is cautioned not to discuss the matter with unauthorized persons. Also matters of excess limits are called to the attention of the assured and he is informed of his right to associate his own counsel if he so desires.

3. REVIEW SHEET

Prepared _____ by _____ on _____

This is the attorney's own preliminary work sheet. It outlines the facts briefly and highlights special problems. It enables anyone to get a general outline of the case within a few moments. This work is done as soon as the suit comes in.

4. PRELIMINARY REVIEW TO COMPANY

Prepared _____ by _____ on _____

This is sent to the company shortly after the receipt of the file. The present appearance of the case is discussed. Suggestions for further development are made, frequently after conference with the local claims man.

5. DEMURRER AND/OR MOTION

Prepared _____ by _____ on _____

This explains itself.

6. ANSWER

Prepared _____ by _____ on _____
 Transmitted _____ by _____ on _____

7. QUESTION AND ANSWER STATEMENT

Taken _____ by _____ on _____
 Transmitted _____ by _____ on _____

This question and answer statement is really an informal deposition taken from assured by his own counsel. It is particularly desirable to take it, sometimes under oath, where there is reason to doubt the good faith, or cooperative spirit, of the assured. It is particularly useful where an assured later attempts to change his story. Of course, it is not taken in all cases.

8. DEPOSITION OF PLAINTIFF

Taken _____ by _____ on _____
 Transmitted _____ by _____ on _____

9. DEPOSITION OF DEFENDANT

Handled _____ by _____ on _____
 Transmitted _____ by _____ on _____

10. MEDICAL

Transmitted _____ by _____ on _____

11. TRIAL DATE NOTIFICATION

To Company _____ by _____ on _____
 To Assured _____ by _____ on _____

12. TRIAL REVIEW TO COMPANY

Prepared _____ by _____ on _____

This review should be prepared by the person who is to try the case and should reach the company as soon as possible after the case has been given a trial date.

It is plain to be seen that when these steps have all been completed the case is necessarily in pretty good shape for trial. It is not necessary to run through a long file to see what has been accomplished. A minute's glance tells the story. Furthermore, the folder has acted as a guide book and has kept forgetful workers from overlooking essentials.

Too much emphasis cannot be placed upon the desirability of a medical examination by a physician who is at once a first class physician and a first class witness. The best is none too good. If the plaintiff has real injuries, it is essential that they be known well in advance of trial. If he is malingering, it is equally important to know what the prospects of establishing this fact are. The medical witness should first be able to de-

termine what is, or is not, wrong with the plaintiff, and then be able to tell what he knows in language that can be understood by the layman. Without adequate medical examination wise settlements, or successful trials, are simply impossible. Frequently the mere standing of the medical examiner and his abilities as a witness frighten plaintiff's counsel into a reasonable settlement. Biased, or insincere, medical testimony may help to win a bad case but, in the long run, it does not help the cause of the defendant at all. Honest testimony is the best testimony. In those states where the court has power to grant a new trial unless the plaintiff consents to a reduction in the amount of the verdict, the reputation of the doctor in the community is obviously a matter of gravest importance. It is probably best to avoid calling the same doctor as a witness in too many cases. Courts and juries get the impression that there is too much team work.

The trial review, the last of the twelve steps, serves to clear the mind of the person preparing it and to give the Home Office a reasonably brief and adequate last minute picture of the case. This review opens with a presentation of the facts. The general nature and locality of the accident are stated. The appearance and demeanor of plaintiff and defendant and their probable ability as witnesses are discussed. The probable testimony of all known witnesses is also set forth. All relevant facts are covered as briefly and as clearly as possible. This is followed by a discussion of the medical, particular care being taken to point out the nature of the injuries and the possibilities offered for exaggeration. This, in turn is followed by a discussion of the case. In this discussion, any legal problems presented by the case are outlined and, where necessary, appropriate cases from the trial jurisdiction are cited. The tendencies of the jury panel on duty, the attitude of the judge who may be secured, the abilities of opposing counsel and every fact bearing on the possible outcome of the case is considered. Settlement demands that have been made by plaintiff's counsel are then discussed and the opinion of the writer concerning the probable settlement value of the case is given. When this review is complete, Home Office and trial counsel have the same picture of the case and, barring very unforeseen developments, can cover the matter intelligently by telegraph during the trial.

What Is Automobile "Theft" Insurance?

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The Central Manufacturers' Mutual Insurance Company

The Ohio Underwriters Mutual Fire Insurance Company, Van Wert, Ohio

THIS question might be discussed as being a mere academic speculation were it not for the fact that some seventy courts of last resort, during the past thirty years, have been unable to agree upon it, and also that automobile policy forms have been and continue to be revised.

Automobile insurance is said to be slightly over thirty-seven years old. The first policy of this kind, issued to cover the fire hazard only was dated June 2, 1902.

At present there are two "property coverage" policies in common use. For convenience one shall be called the "stock conference" form; the other, the "mutual standard" form. For reference purposes later on the "theft" coverage provision of each is quoted:

STOCK CONFERENCE FORM—Definition of Perils: "Theft, robbery and pilferage, excepting by any person or persons in the Assured's household or in the Assured's service or employment, whether the theft, robbery or pilferage occurs during the hours of such service or employment or not, and excepting by any person, or agent thereof, or by the agent of any firm or corporation to which person, firm or corporation the Assured, or any one acting under express or implied authority of the Assured, voluntarily parts with title and/or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretense; . . ."

"This policy does not insure against the wrongful conversion, embezzlement or secretion by a mortgagor, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal."

MUTUAL STANDARD FORM—Insuring Agreement: "Theft, robbery, pilferage and conversion: To pay for loss of or damage to the automobile caused by theft, robbery, pilferage or wrongful conversion, or attempt thereof.

"This policy does not apply: To loss or damage caused by theft, wrongful conver-

sion, embezzlement or secretion, by any person in lawful possession or by any person having custody of the automobile under any contract or agreement; . . ."

A close reading of these quotations will show that many of the exceptions in the "stock conference" form are omitted from the "mutual standard" contract; that the "mutual standard" contract contains two words in its insuring agreement (*Wrongful Conversion*) that are not present in the "stock conference" Definition of Perils.

These two words are used in the exceptions of both forms but only in a sequence of words which, when read together (*Wrongful Conversion, Embezzlement and Secretion*) constitute the "name" of a separate and distinct form of automobile insurance written exclusively for automobile finance organizations.

This point is important here because, as will be shown later on, several courts have seized upon these words of exclusion as a basis for reading into the contracts inclusion of losses which we do not believe the insurer intended to cover.

Furthermore, since this special form of coverage is written for a limited class of insureds and by a limited number of agents and insurers, the import of these words is not fully comprehended either by courts, insureds or agents. Herein lie some seeds of ambiguity.

These further questions are, therefore, in order: (1) What is "Wrongful Conversion"? (2) Does the "mutual standard" insuring agreement provide a coverage not contained in the "stock conference" form? (3) What is the import of the "mutual standard" exclusion? The problem is not a simple one, nor can it be resolved completely without considerable detail.

At the risk of being considered too elementary or too technical, some of the terms involved must be defined. In fact, the rather loose and careless use of terminology both by the drafters of our contracts and by the

courts which have construed them is one of the causes of this inquiry.

An insurance policy is a contract, and as such, is subject to certain well established principles of construction: (a) What was the *intent* of the parties; (b) The *language* used is to be taken, if possible, in its comprehensive and *common* sense; (c) The whole is to be considered with relation to the meaning of any of its parts; and especiall, (d) If there is any doubt as to the intention of the parties to an *insurance* contract, or if there is any ambiguity in its language, such doubts and ambiguities must be resolved in favor of the insured.

From the quotations above, a reasonable deduction seems to be that the insurer *intends* to provide indemnity against loss due to *criminal* offences against the property insured.

Crime is conduct of such character that society recognizes it as injurious to the public, and, therefore, punishes the wrongdoer in its organized name. If the conduct is of considerable gravity, the crime is a felony. If insufficient to constitute a felony, it is a misdemeanor. Today, crimes are defined largely by the federal and state statutes. Earlier, of course, this was done by the common law. However, even now, when a statute fails to define the *elements* of a crime, it is still the province of the common law to do so. Criminals are responsible for their wrongful acts in two ways: (1) to organized society; and (2) to the individual harmed. Satisfaction by the wrongdoer of either responsibility does not cancel the other.

The criminal acts named in the contracts are not restricted to crimes as defined either by common law or statute and therein lies a reason for confusion in interpreting the contracts.

Common law recognized, among others, the offenses of larceny, obtaining property by false pretense, and embezzlement. These crimes have been retained in most of our state statutes and some few others have been added. For example, many states have made *any* use of an automobile without the owner's consent punishable as a crime. Observe, however, that the common law recognized no such crime as "theft" or "wrongful conversion."

So, one of the tasks imposed upon our courts was to define the word "theft" as used in an automobile insurance policy.

This job began in 1910 in a Missouri case, styled, *Bigus v. Pacific Coast Casualty Com-*

pany, 129 S. W. 982. In this case, the car was owned by the wife. The husband sold it on a mortgage basis without telling her about it. When they quarreled sometime later, she learned about the sale and consulted her attorney. In the meanwhile, the purchaser had insured the car. The wife was advised to take possession of the car, which she did. Bigus, the purchaser, claimed it was "theft" under the policy. The court held, however, that:

"The insurance contract only covered a felonious asportation, and it is manifest that the taking shown was, at most, a *trespass*, against which there was no insurance."

This case is reviewed for two reasons: first, because it is the earliest published one dealing with the problem, and second, because the court defined the type of loss suffered, even though not covered by the policy in question. We shall return to this case again when we come to discuss whether or not mere trespass losses are within the Comprehensive policy now also in common use.

Hartford Fire Insurance Company v. Wimbish, 75 So. 265 (Georgia 1913), is really the first case wherein the court attempted to define "theft." Mrs. Wimbish employed Harris to clean the muffler of her car. After having completed the job but before time for delivery to insured, Harris and three others went for a "joy-ride" and on the way back to Savannah wrecked the car. The court said:

"'Theft' has a well defined meaning. It is merely a popular name for larceny. It is apparent, therefore, that the word 'theft' should be given the same meaning as larceny, unless there is something in the contract which requires a different construction."

Larceny is defined by the common law as the *wrongful* and *fraudulent taking* and *carrying away* of the personal property of another, with the intent to convert it to the taker's own use and thus *permanently* deprive the owner thereof. Embezzlement is distinguished from larceny by the manner in which the possession is obtained. In obtaining property under *false pretense*, a preconceived scheme, trick, artifice or device is used by the criminal to get possession of the property. Larceny, therefore, among other things, is also a stealthy act.

In *Valley Mercantile Company v. St. Paul Fire & Marine Insurance Company*, 143 Pac. 559 (Montana 1914), where an employee of a painter, at whose shop the automobile damaged was temporarily stored, took it for a "joy-ride" intending to bring it back, it was held that the evidence did not show that the taking, though wrongful, was larceny within the terms of the policy. While the insured was only required to prove "theft" by a preponderance of the evidence, in order to recover at all, he had the burden of proving all the elements of the crime. Here, you see, we have confusion in the minds of the litigants due to their failure to distinguish between "civil" and "criminal" responsibility for a wrongful act.

In *Stuht v. Maryland Motor Car Insurance Company*, 156 Pac. 557 (Washington 1916), where an employee of a garage, with the intention of delivering the car to the insured, went out of his way to his own home, on the trip to the insured's house, and wrecked the car while so doing, the court in denying recovery said that "theft" is not a broad enough term to mean all kinds of wrongful taking.

In *Gunn v. Globe & Rutgers Fire Insurance Company*, 101 S. E. 691, (Georgia 1919), the court said that:

"The true and manifest intent and spirit of the contract should not be so technically (?) construed as to require that it partake of the nature of a blanket fidelity bond guaranteeing the integrity of all such persons as may be entrusted by the owner with the possessions and control of the article covered by the policy of insurance."

We believe that a more exact meaning could have been conveyed by the court if it had said that the contract should not be so "liberally" construed, etc.

The decisions thus far reviewed and cited in the footnote have held to a narrow and technical legal definition of "theft": If any of the essential elements of the common law crime of larceny have been absent, recovery has been denied.¹

¹(Ind. 1914) *Michigan Commercial Ins. Co. v. Wills*, 106 N. E. 725.

(N. Y. 1914) *Rush v. Boston Ins. Co.*, 150 N. Y. Supp. 457.

(Fla. 1917) *Phoenix Assurance Co. v. Eppstein*, 75 So. 537.

(N. Y. 1917) *Delafield v. London & Lancashire Ins. Co.*, 164 N. Y. Supp. 221.

Now, however, we come upon some cases which extend the earlier definition.

In *Hill v. North River Insurance Company*, 207 Pac. 205 (Kansas 1922), one Ben Cole had his union card and blank check book stolen. The thief, M., pretended to an automobile dealer that he was Cole and that he wished to buy a car. The dealer delivered the car and accepted certain cash and a time payment contract. M. absconded with the car. The dealer claimed a theft loss under the policy. The company denied liability on the theory that M.'s act was not within the Kansas Crimes Act. The court permitted recovery by holding that the act of the swindler was a "species" of theft for which the insurer was liable; that the policy was not drawn to fit the narrow limitations of the Kansas Crimes Act. Bouvier's definition of "theft" was cited:

"Theft" is a popular term for larceny. It is wider than larceny and includes other forms of wrongful deprivation of another's property. Acts constituting embezzlement and swindling may be properly so-called."

In the same year, 1922, an Alabama court voiced the Kansas definition but denied recovery on another ground, namely, that where an owner intends to transfer title as well as

²(Kans. 1922) *Overland-Reno Co. v. International Indemnity Co.*, 208 Pac. 548.

(Colo. 1924) *James v. Phoenix Assurance Co.*, 225 Pac. 213.

(N. Y. 1924) *Ludwig v. Pacific Fire Ins. Co.*, 204 N. Y. Supp. 465.

(Ill. 1921) *Miller v. Phoenix Assurance Co.*, 221 Ill. App. 75.

(Md. 1921) *Ledvinka v. Home Ins. Co.*, 115 Atl. 596.

(Iowa 1922) *Weir v. Central National Fire Ins. Co.*, 189 N. W. 794.

(Minn. 1930) *Repp v. American Farmers Mut. Ins. Co.*, 228 N. W. 605.

(Wisc. 1930) *LaMotte v. Retail Hdwe. Mut. Fire Ins. Co.*, 233 N. W. 566.

(Pa. 1932) *Seiter v. Pa. Mfgs.' Ass'n. Casualty Ins. Co.*, 159 Atl. 53.

(Tenn. 1932) *Bowling v. Hamblen County Motor Co.*, 66 S. W. (2nd) 229.

(Minn. 1934) *Kovero v. Hudson River Ins. Co. of N. Y.*, 225 N. W. 93.

(W. Va. 1934) *Shelton v. National Fire Ins. Co.*, 174 S. E. 887.

(Ala. 1935) *Home Ins. Co. v. Trammell*, 160 So. 897.

(La. 1937) *Laird v. Home Ins. Co. of N. Y.*, 177 So. 603.

(La. 1938) *Standard Chevrolet Co. v. Fed. Hdwe. & Impl. Mutuals*, 178 So. 642.

possession, and does so, even though induced thereto by fraud, the taking and carrying away does not constitute theft and larceny. An owner cannot steal from himself.²

We commence to note also that the litigants inject the local criminal statutes into the proceedings. 'In view of this trend, a leading New York case is worthy of review.

In the case of *Van Vechten v. American Eagle Fire Insurance Company*, 146 N. E. 432 (New York 1925), the plaintiff left his auto at a garage for specific repairs. The garage proprietor took the car on a trip for his own use and on the way home ran into a telegraph pole. The question presented was whether this act constituted theft within the meaning of the policy. The trial court held that it did, upon reading a recent Penal Statute into the policy word "theft." Judge Cardozo, however, in reversing this decision, said that:

"Larceny under the Statute was something different from theft under the contract even before larceny had been extended to include mis-use of motor vehicles. We have no reason to believe that the statutory definition, if inapplicable before, has become applicable now. On the other hand, we do not say that theft is to be limited to what was larceny at common law. Theft under this contract is theft

as common thought and common speech would now imagine and describe it. One other consideration emphasizes the need for uniformity of meaning. The policy does not limit its protection to casualties suffered while the car is in New York. This, without more, is sufficient to forbid a reading that would cause the risks to vary with the accident of local laws. Neither insured nor insurer can have believed that the same act would be theft within the purview of the contract if committed in New York and a mere *trespass* or *conversion* if committed in Massachusetts or New Jersey."

Texas and some other states stand apart in holding that if the act of the wrongdoer does not fall within the Criminal Statute of the state, the loss is not covered by the policy. "The disappointing consequences of this position are pointedly shown by Judge Cardozo and in addition thereto, a new rule for the construction of contracts is announced.

The most painstaking judicial effort and perhaps the most scholarly opinion on this whole matter is recorded in *Fiske v. Niagara Fire Insurance Company of New York*, 266 Pac. 853 (California 1928). Judge Thompson, in rendering the majority opinion, said:

"The sole question to be solved is whether it was the intent of the parties to the insurance policy by using the words 'theft, robbery, and pilferage' to insure against larceny by trick and device, by one of the parties named as a beneficiary under it, the trick and device having been made use of prior to the issuance of the policy. In other words, we are to inquire: 'What did the parties contemplate when they used the term "theft," under all the circumstances surrounding the making of the contract?'

Only after a careful review of many of the decisions herein cited, together with an exhaustive study of the word "theft" does the court conclude:

"We are of the opinion from our investigation of the meaning of the word 'theft' that it signifies, in its ordinary acceptance, as distinguished from its legal definition, the secret, furtive act of feloniously appropriating to one's own use the

²(Ala. 1922) *Illinois Auto Ins. Exchange v. Southern Motor Sales*, 92 So. 429.

(N. Y. 1924) *Stewart v. Home Fire & Marine of Cal.*, 124 Atl. 773.

(Ohio 1925) *Royal Ins. Co. v. Jack*, 148 N. E. 923.

⁴(Texas 1921) *Security Ins. Co. v. Sellers-Sammons-Signor Motor Co.*, 235 S. W. 617.

(Texas 1924) *Automobile Underwriters Co., v. Rhinehold*, 255 S. W. 1116.

(Texas 1924) *Fidelity Phoenix Fire Ins. Co. v. Oldsmobile Sales Co.*, 261 S. W. 492.

(Texas 1924) *Southern Casualty Co. v. Landry*, 266 S. W. 804.

(Texas 1925) *Continental Ins. Co. v. Dillon*, 273 S. W. 624.

(Texas 1925) *Piper v. Dennis*, 274 S. W. 307.

(R. I. 1926) *Brady v. Norwich Union Fire Ins. Co.*, 133 Atl. 799.

(Wash. 1927) *Gandy v. North Carolina Home Ins. Co.*, 260 Pac. 257.

(Colo. 1931) *Union Ins. Co. v. Robertson*, 298 Pac. 1064.

(N. Y. 1932) *Delong v. Mass. Fire & Marine Ins. Co.*, 256 N. Y. Supp. 300.

(Ore. 1932) *Nugent v. Union Automobile Ins. Co.*, 13 Pac. (2nd) 343.

(Tenn. 1932) *Globe & Rutgers Fire Ins. Co. v. House*, 45 S. W. (2nd) 55.

⁵See (4) *Supra*.

property of another under the cover of darkness or some scheme designed to escape detection. Or, to phrase it differently, the word, to the ordinary layman, conveys the mental picture of one who secretly takes and carries away another's property, rather than one who deals with cheats and swindles, tricks, artifices, or devices.

"That it was the intention of the parties to the contract to employ the word in its ordinary sense is strongly suggested by the fact that they are not satisfied to use it in an all-inclusive sense, but also employed the word 'robbery' to indicate the loss occurring by the use of violence or fear and 'pilferage' to indicate petty thievery."

In denying recovery, Judge Thompson further said:

"While we recognize the rule that where the provisions of a policy are reasonably susceptible of two constructions consistent with the object of the obligation, one of them favorable to the insurer and the other favorable to the insured, that one favorable to the insured will be adopted, we cannot extend this doctrine to the point where it does violence to the English language or fails to properly interpret the minds of the parties."

Justice Stephens delivered a comprehensive dissenting opinion. We had previously had differences of opinion as between different courts, as will be shown presently, but this is the first time there was disagreement within the same court. Hence, it is significant that in 1929 the "stock conference" added to their policy the so-called "fraudulent scheme, trick and device" clause.

There are additional cases covering the meaning of the word "theft." We can now, however, summarize the majority rule by saying that the earliest cases defined "theft" in a legalistic, restricted sense, and that this definition was gradually extended to include

other forms of wrongful acts but which were nevertheless within the contemplation of "larceny" as a common law crime.

We must now retrace our steps and study the minority rule. It begins in 1915 with the case of *Federal Insurance Company v. Hiter*, 176 S. W. 210 (Kentucky 1915). Here a discharged garage employee borrowed an automobile from his former employer for the specified purpose of going from Louisville to Indianapolis to get another job but there tried to sell the car and then took it to Missouri where he abandoned it in a badly damaged condition. In permitting the insured to recover under an ordinary theft policy, the court held that the wrongdoer converted the car to his own use. The insurer claimed there was no conversion because the borrower did not sell the car. The court said that under such an argument the employee might have retained the car indefinitely and still not be guilty of a conversion.

It is suggested that the court and the litigants in this case either purposely or unconsciously ignored all consideration of the meaning of the word "theft" and argued the case on a term neither included nor excluded from the contract—Conversion. Furthermore, a later case in the same state, *McKenzie v. Travelers Fire Insurance Company*, 39 S. W. (2nd) 239, (Kentucky 1931), attempted to distinguish its decision from the precedent of the Hiter case by a simple but dogmatic statement that the two holdings were not in conflict. The problem was dismissed with superficial comment, and denial of recovery was based upon an arbitrary definition of theft, which was that:

"To constitute 'theft,' there must be taking without consent and with intent to deprive the owner of his property."

However, in the latest Kentucky case, *Fidelity & Guaranty Fire Corporation v. Ratterman*, 90 S. W. (2nd) 679 (Kentucky 1936), the same court gave considerably greater attention to the question involved and made this significant statement:

"It will be observed that this clause does not insure Ratterman against a *wrongful conversion* by a person in lawful possession of the automobile. In other words, its coverage is limited to the loss of the property in the rightful or wrongful possession of a third party, only where such con-

¹(Okla. 1927) *Home Ins. Co. v. Paul*, 261 Pac. 927.
(La. 1928) *Gulf Finance & Securities Co. v. Nat'l. Fire Ins. Co.*, 7 La. App. 8.

(N. J. 1928) *Champion v. Chicago Fire & Marine Ins. Co.*, 141 Atl. 794.

(La. 1929) *Beene v. Southern Casualty Co.*, 121 So. 876.

(La. 1929) *Miller v. Newark Fire Ins. Co.*, 125 So. 150.

stitutes theft in the usual and ordinary meaning of this term."

It is suggested that this opinion is an attempt by the Kentucky court to get back into line with the majority rule and that it over-rules the Hiter case.

These observations are important because we are presently going to define Conversion and attempt to state its meaning in the "mutual standard" policy.

It remained for a judge of the Ohio Appellate Court to give the minority rule its most vehement statement. In *The Great American Mutual Indemnity Company v. Meyer*, 18 O. App. 97 (Ohio 1924), the son of the defendant in error and one Stenson worked together in Cleveland. Young Meyer had the insured automobile. When called to his home in Cincinnati, Meyer directed Stenson to drive him to the railroad depot and then return the car to its usual parking place at their rooming house. Upon Meyer's return to Cleveland, he found neither the automobile nor Stenson. In permitting recovery under the theft provision in the policy the court observed that the great weight of authority sustained the view that the term "theft" is limited in its application to cases of larceny but also said that that view had no complete monopoly of authority. Said the court:

"The holder of an insurance policy is not familiar with the more or less artificial classification of crimes by any Codification Commission or with the definition of theft by Blackstone, on the one hand, nor the more liberal definition of Bouvier, on the other. The man in the street makes no moral or other distinction between the larcerner and the embezzler. To him, the man who steals a horse is a thief; the cashier who appropriates the bank's funds is a thief; and the treasurer who converts the public money to his own use is a thief. Theft, as the word is commonly used, is a good strong word, big enough to cover a variety of rascalities. The best that can be said of it is that when this policy was issued, although a numerical majority of the authorities held it to mean larceny, others held it to include embezzlement and obtaining property under false pretenses. And all the litigation and discussion thereof demonstrated its ambiguity and its unfitness to clearly delimit the rights of the assured and the liability of the insurer.

"The insurance company has, therefore, deliberately used a word of uncertain import. The company using this language in this state did so with the knowledge that it had but to substitute the definite word 'larceny' for the indefinite word 'theft' to clearly express the meaning now contended for.

"Another factor in the construction of the instrument in question is the exception therein embodied. After providing for liability against 'theft, robbery and pilferage,' there is, among other exceptions, one reading, 'excepting also the wrongful conversion or secretion by a mortgagor or vendee in possession under a mortgage, conditional sale or lease agreement.'

"If the term 'theft' is limited to larcenous taking, there is no occasion to employ the exception. The wrongful conversion or secretion by a mortgagor of his machine, insured for the benefit of the mortgagee, could not in any way be construed to be larceny. The phrase quoted would be serviceable if, and only if, liability were to arise upon the embezzlement of the insured machine. The term of exclusion thus used indicates the sense in which the term fixing the liability was employed."

The last sentence above quoted is quite potent and the reasoning could have been seized upon by other courts, had they chosen to do so. In fact, a few of them did.

The most recent decision expressing the minority rule is *Allen v. Berkshire Mutual Fire Insurance Company*, 168 Atl. 698 (Vermont 1933). In this case, a person who had been permitted to take an automobile on trial, with a view to purchase, surrendered the keys to the car upon demand being made for the purchase price or the car, but subsequently agreed to drive it to the owner's garage three days later, before which time he decamped with it. The case turned on whether or not the owner had "voluntarily parted with possession" within the meaning of the policy. The court permitted recovery and stated the rule to be that:

¹(Calif. 1920) *Buxton v. International Indemnity Co.*, 191 Pac. 84.

(Calif. 1930) *Granger v. New Jersey Ins. Co.* 291 Pac. 698.

(Colo. 1930) *Employers Fire Ins. Co. v. Bartee*, 285 Pac. 756.

(Ky. 1936) *Fidelity & Guaranty Fire Corp. v. Ratterman*, 90 S. W. (2nd) 679.

"'Theft' is a wider term than 'larceny,' including other forms of wrongful deprivation of the property of another and acts constituting embezzlement may properly be so called. Larceny by a bailee or a fiduciary would be 'theft' within the policy, though at common law it would be classified under the heading of embezzlement. This distinction, now largely obsolete, did never correspond to any essential difference in the character of the acts or *in their effect upon the victim*. The crimes are one today in the common speech of men as they are in moral quality."

What more pertinent comment could be made upon the review of the decision to date than the following excerpts from Justice Holmes' popular book "The Common Law." Says Justice Holmes:

"The life of the law has not been logic: it has been experience. The felt necessities of the time, the prevalent moral and political theories, intuitions of public policy, avowed or unconscious, even the prejudices which judges share with their fellowmen, have had a good deal more to do than the syllogism in determining the rules by which men should be governed."

And again:

"The history well illustrates the paradox of form and substance in the development of law. In form its growth is logical. The official theory is that each new decision follows syllogistically from existing precedents—The result of following them must often be failure and confusion from the merely logical point of view.

"On the other hand, in substance the growth of the law is legislative—The very considerations which judges most rarely mention, and always with an apology, are the secret root from which the law draws all the juices of life. I mean, of course, considerations of what is expedient for the community concerned. Every important principle which is developed by litigation is in fact and at bottom the result of more or less definitely understood views of public policy; most generally, to be sure, under our practice and traditions, the unconscious result of instinctive preferences and inarticulate convictions, but none the less traceable to views of public policy in

the last analysis. And as the law is administered by able and experienced men, who know too much to sacrifice good sense to a syllogism, it will be found that, when ancient rules maintain themselves in the way that has been and will be shown, new reasons more fitted to the time have been found for them, and that they gradually receive a new content, and at last a new form, from the grounds to which they have been transplanted."

We turn now to a consideration of Wrongful Conversion. As has previously been remarked, it was not recognized at common law as a crime. It is not recognized by statute as a crime by that name. Originally, it was a tort. It consisted of such a change in or destruction of another's property that the property itself could not be recovered in specie.

The remedy was a civil one in trover for the recovery of the value of the property. By what circumstance, then, has the act of legal (not equitable) conversion become a crime? We know of none. True, these words have found their way into some of our criminal statutes as a part of or as a method by which a named and familiar crime is committed, namely, embezzlement. But, is that to say that wrongful conversion and embezzlement are synonymous? We think not. How, then, shall it be recognized?

Conversion is any distinct act of dominion wrongfully exerted over another's personal property in denial of, or inconsistent with, his rights therein. The fact that possession of property allegedly converted was acquired in a lawful manner does not preclude an action for conversion."

Conversion is the unauthorized assumption and exercise of right of ownership over another's goods to the exclusion of the owner's rights, permanently or for an indefinite time."

The wrongful taking of possession of personality, either by force or fraud, generally amounts to a conversion.¹²

The hope of expectation of restoring the wrongfully appropriated goods of another does not affect the degree of the offender's guilt. This is the way most persons feel

¹⁰Ibid, supra, Page 35.

¹¹Pugh-Bishop Chevrolet Co. v. Duncan, 55 Pac. (2nd) 1003.

¹²Coleman v. Francis, 129 Atl. 718.

¹³Roehrich v. Holt Motor Co., 277 N. W. 274.

¹⁴"The Common Law" by Oliver Wendell Holmes, Jr., Little, Brown and Company, Boston, Page 1.

who wrongfully appropriate the goods of another. They expect to restore the property and escape the consequences.¹²

Conversions are of two classes: (1) where possession is originally wrongful, as by wrongful taking, illegal assumption of ownership, illegal uses or mis-use; and (2) where possession originally rightful becomes wrongful by wrongful detention.¹³

Any unlawful interference, however slight, with the enjoyment by another of his personal property is a trespass; and the appropriation of another's property to one's own use is not allowed even for a temporary purpose.¹⁴

A highly reputed authority says:

"A conversion may be committed by: (a) intentionally dispossessing another of a chattel, (b) intentionally destroying or altering a chattel in the actor's possession, (c) using a chattel in the actor's possession without authority so to use it, (d) receiving a chattel pursuant to a sale, lease, pledge, gift or other transaction, intending to acquire for himself or for another a proprietary interest in it, (e) disposing of a chattel by a sale, lease, pledge, gift or other transaction, intending to transfer a proprietary interest in it, (f) misdelivery of chattel, or (g) refusing to surrender a chattel on demand."¹⁵

The great variety of circumstances under which one may become liable to another for conversion exceed the bounds of this discussion. It is sufficient to point out that whenever the act results in liability to another, the conversion is obviously wrongful.

We can say, then, with confidence that the inclusion of the words "wrongful conversion" in the insuring agreement of the "mutual standard" policy constitute a new coverage—indemnity for a wrong which is remedial at civil law only—indemnity for a wrong which is not based upon the common law of crime but rather upon the common law of tort.

If it is contended that this result was not contemplated by the drafters of the "mutual standard" contract, it can only be said that the error lies in the choice of words. If it was intended only to provide indemnity

against losses due to criminal acts, we are not wanting for words with which to express such an intent.

Without making any assumption as to either intent, is it not in order to suggest that the decision has been made through the introduction of an entirely new kind of contract, which in fact preceded the "mutual standard" draft. I refer, of course, to the Comprehensive Policy.

The insuring clause in the Comprehensive contract in essence agrees to indemnify the insured for loss of or damage to the automobile due to "any cause" excepting only certain well-known uninsurable maintenance and depreciation factors.

It is contended that Comprehensive coverage goes further than mere wrongful conversion and covers also loss or damage due to actionable trespass.¹⁶

There remains, then, but one final consideration. Does the exclusion in the "mutual standard" contract nullify the insuring agreement? We think not, because the choice of words used in the exclusion is indefinite, uncertain, ambiguous and, hence, open to what one court called "a nice distinction or artificial refinement in the use of words."¹⁷

It is practically impossible to imagine a circumstance wherein it could not be claimed, upon purely legalistic grounds, that the wrongdoer was in "possession or custody" under some sort of "contract or agreement." We feel quite certain that any defense of a claim under such an exclusion would be met with the old and salutary rule of ambiguity which requires resolution in favor of the insured.

In order to avoid misunderstanding and litigation, words of limitation and restriction need to be inserted to qualify the "contract or agreement" intended to work on exclusion of liability.

Recalling the fact that the sequence of words, "wrongful conversion, embezzlement and secretion," constitutes the name of a special type of policy sold to automobile finance organizations to protect their equity in financed cars, we believe that the words "*time payment purchase plan* contract or agree-

¹²(Mo. 1910) *Bigus v. Pac. Coast Casualty Co.*, 129 S. W. 982.

(N. Y. 1925) *Van Vechten v. American Eagle Fire Ins. Co.*, 146 N. E. 432.

¹³(Cal. 1930) *Granger v. New Jersey Fire Ins. Co.*, 291 Pac. 698.

ment" constitute a term of limitation sufficient to give the contract clarity.

¹⁴*State v. Rogers*, 275 N. W. 910.

¹⁵*Moore v. Waterbury, etc.*, 199 Atl. 97.

¹⁶*Harrison v. Berkley*, 1 Strob. L. (S. C.) 525 Am. Dec. 578.

¹⁷The Restatement of the Law of Torts, American Law Institute, Sections 216 to 251 inclusive.

Looking back over the facts in the majority rule decisions, we have many examples of the type of conduct which constitutes an act of wrongful conversion which would be covered under the policy language suggested.

It is the responsibility of insurance executives to study and discover the need for protection and therefrom design policies which provide proper and complete coverage. If it is contended that the present premiums are inadequate for the extended coverage, actuarial science is quite capable of making the necessary adjustments. The constant bickering and litigation between policyholders and companies is neither complimentary to nor healthy for the private business of insurance.

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Home Ins. Co. v. Trammell, 1935, Ala.

Boddie v. Home Ins. Co., 1936, La.

Laird v. Home Ins. Co., 1937, La.

Standard Chevrolet Co. v. Fed. Hdwe. & Impl. Mutuals, 1938, La.

"POSSESSION" CASES:

Illinois Auto Ins. Exchange v. Southern Motor Sales, 1922, Ala.

Royal Ins. Co. v. Jack, 1925, Ohio.

Gandy v. North Carolina Home Ins. Co., 1927, Wash.

Tripp v. United States Fire Ins. Co., 1935, Kans.

Bennett Chevrolet Co. v. Bankers & Shippers Ins. Co., 1937, R. I.

Gibson v. St. Paul Fire & Marine Ins. Co., 1938, W. Va.

"STATE STATUTE" CASES:

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Security Ins. Co. v. Sellers-Sammons-Signor Motor Co., 1921, Texas.

James v. Phoenix Assurance Corp., 1924, Colo.

Ludwig v. Pacific Fire Ins. Co., 1924, N. Y.
Automobile Underwriters Co. v. Rhinehold, 1924, Texas.

Fidelity Phoenix Fire Ins. Co. v. Oldsmobile Sales Corp., 1924, Texas.

Southern Casualty Co. v. Landry, 1924 Texas.

Van Vechten v. American Eagle Fire Ins. Co., 1925, N. Y.

Continental Ins. Co. v. Dillon, 1925, Texas.

Piper v. Dennis, 1925, Texas.

Brady v. Norwich Union Fire Ins. Co., 1926, R. I.

Home Ins. Co. v. Paul, 1927, Okla.

Gandy v. North Carolina Home Ins. Co., 1927, Wash.

Champion v. Chicago Fire & Marine Ins. Co., 1928, N. J.

Granger v. New Jersey Ins. Co., 1930, Cal.

Thomas Ins. Co. v. Thompson, 1930, Texas.

Nugent v. Union Auto Ins. Co., 1932, Ore.

Globe & Rutgers Ins. Co. v. House, 1932, Tenn.

American Indemnity Co. v. Higgenbotham, 1932, Texas.

Home Ins. Co. v. Brewton, 1932, Texas.

Stuart Motor Co. v. General Exchange Ins. Corp., 1932, Texas.

Standard Chev. Co. v. Federal Hdwe. & Impl. Mutuals, 1938, La.

"THEFT" DEFINITION CASES:

Hartford Fire Ins. Co. v. Wimbish, 1913, Ga.

Phoenix Assurance Corp. v. Eppstein, 1917, Fla.

Gunn v. Globe & Rutgers Fire Ins. Co., 1919, Ga.

James v. Phoenix Assurance Corp., 1924, Colo.

Stewart v. Home Fir. & Marine of Cal., 1924, N. Y.

Bolling v. Northern Ins. Co., 1924, N. Y.

Fiske v. Niagara Ins. Co., 1928, Cal.

Employers Fire Ins. Co. v. Bartee, 1930, Colo.

McKenzie v. Travelers Fire Ins. Co., 1931, Ky.

Nugent v. Union Auto Ins. Co., 1932, Ore.

Fidelity & Guaranty Fire Corp. v. Ratterman, 1936, Ky.

Laird v. Home Ins. Co. of N. Y., 1937, La.

"TRICK & DEVICE" CASES:

Delafield v. London & Lancashire Fire Ins. Co., 1917, N. Y.

Hill v. North River Ins. Co., 1922, Kans.

Overland-Reno Co. v. International Indemnity Co., 1922, Kans.

James v. Phoenix Assurance Corp., 1924, Colo.

Champion v. Chicago Fire & Marine Ins. Co., 1928, N. J.

Beene v. Southern Casualty Co., 1929, La.

Tripp v. United States Fire Ins. Co., 1935, Kans.

Alphabetical Membership List

A

- ABERNATHY, GEO. C.—Shawnee, Okla.
Abernathy, Howell & Abernathy
Masonic Temple
- ABERNATHY, KENNETH—Shawnee, Okla.
Abernathy, Howell & Abernathy
Masonic Building
- ABRAHAMS, EDMUND H.—Savannah, Ga.
Abrahams, Bouhan, Atkinson & Lawrence
Commercial Building
- ACHEY, WEBSTER S.—Doylestown, Pa.
104 No. Main Street
- ADAMS, A. PRATT—Savannah, Ga.
Adams, Adams, Douglas & Brennan
Drayton Street
- ADAMS, HAROLD J.—Buffalo, N. Y.
Walbridge Building
- ADAMS, H. W.—Beloit, Wis.
Adams & Adams
Public Service Building
- ADAMS, ROBERT A.—Indianapolis, Ind.
Ewbank, Dowden & Adams
Fletcher Savings & Trust Building
- ADAMS, ST. CLAIR—New Orleans, La.
St. Clair Adams & Son
American Bank Building
- ADAMS, ST. CLAIR, JR.—New Orleans, La.
St. Clair Adams & Son
American Bank Building
- AGAR, THOMAS J., K. C.—Toronto, Canada
357 Bay Street
- AGOR, HUGH—Aberdeen, S. D.
Van Slyke & Agor
Capital Building
- AHLVIN, ROBERT E.—Kansas City, Mo.
Bruce Dodson and Co.
2800 Wyandotte Street
- AIKEN, ARTHUR L.—Fort Wayne, Ind.
J. H. & A. L. Aiken
Citizens Trust Building
- AIKINS, G. H., K. C.—Winnipeg, Canada
Aikins, Loftus, Aikins, Williams & MacAuley
Somerset Block
- ALBERT, MILTON A.—Baltimore, Md.
New Amsterdam Casualty Co.
227 St. Paul Street
- ALBRITTON, WILLIAM LOUIS—Baton Rouge, La.
Albritton & Ware
Roumain Building
- ALEXANDER, E. DEAN—Detroit, Mich.
Alexander, McCaslin & Cholette
First National Bank Building
- ALEXANDER, JEWELL—San Francisco, Cal.
Redman, Alexander & Bacon
315 Montgomery Street
- ALLEBAUGH, CARL F.—Steubenville, Ohio
Box 249
- ALLEN, ARTHUR W.—Springfield, Mo.
Woodruff Building
- ALLEN, MURRAY—Raleigh, N. C.
Citizens National Bank Building
- AMBLER, HARRY S., JR.—Philadelphia, Pa.
Philadelphia Saving Fund Building
- AMBLER, MASON G.—Parkersburg, W. Va.
Ambler, McCluer & Ambler
306½ Juliana Street
- AMBRISTER, C. A.—Muskogee, Okla.
Barnes Building
- ANDERSON, E. B.—Owensboro, Ky.
P. O. Box 494
- ANDERSON, JAMES ALONZO—Shelby, Ohio
General Counsel
Shelby Mutual Plate Glass & Cas. Co.
- ANDERSON, JOHN H., JR.—Raleigh, N. C.
Smith, Leach & Anderson
Security Bank Building
- ANDERSON, JOHN R.—Tupelo, Miss.
Blair & Anderson
Court Street
- ANDERSON, LYON—St. Louis, Mo.
Leahy, Walther, Hecker & Ely
National Bank of Commerce Building
- ANDERSON, R. LANIER, JR.—Macon, Ga.
Ryals, Anderson & Anderson
First National Bank Building
- ANDERSON, ROSCOE—St. Louis, Mo.
Anderson, Gilbert & Wolfert
Federal Commerce Trust Building
- ANDREWS, JOHN D.—Hamilton, Ohio
Rentshler Building
- APPERSON, HARVEY B.—Roanoke, Va.
Apperson, Rush & Gentry
Boxley Building
- ARMBRECHT, WILLIAM H., JR.—Mobile, Ala.
Armbrecht, Inge, Twitty & Jackson
First National Bank Building
- ARMSTRONG, C. L.—Ponca City, Okla.
First National Bank Building
- ARMSTRONG, W. P.—Memphis, Tenn.
Armstrong, McCadden, Allen, Braden & Goodman
Commerce Title Building
- ARNOLD, D. H. HILL—Elkins, W. Va.
- ARNOLD, RICHARD LEWIS—Texarkana, Ark.-Tex
Arnold & Arnold
304 State Line Avenue
- ARNOLD, W. N., JR.—Houston, Tex.
Simmons, Arnold & McGregor
First National Bank Building
- ARNOTE, WALTER J.—McAlester, Okla.
Arnote & Arnote
Arnote Building
- ARPS, HELMUTH F.—Chilton, Wis.
52 East Main Street
- ARTH, CHARLES W.—Washington, D. C.
Albee Building
- ASKEW, ERLE B.—St. Petersburg, Fla.
Equitable Building
- AVERY, HERBERT S.—Boston, Mass.
Avery, Dooley, Post & Carroll
177 State Street
- AYRES, ALBERT D.—Reno, Nev.
Ayres, Gardiner & Pike
First National Bank Building

B

- BAGBY, CHARLES W.—Hickory, N. C.
First B & L Building

- BAIER, MILTON L.—Buffalo, N. Y.
Baier & Chamberlain
268 Main Street
- BAILEY, T. M.—Sioux Falls, S. D.
Bailey, Voorhees, Woods & Bottum
Bailey Glidden Building
- BAIRD, R. F.—Fort Wayne, Ind.
The Lincoln National Life Ins. Co.
- BAKER, HAROLD G.—E. St. Louis, Ill.
Baker, Lesemann, Kagy & Wagner
Murphy Building
- BALDWIN, A. D.—Cleveland, Ohio
Garfield, Cross, Daoust, Baldwin & Vrooman
Midland Building
- BALL, FRED S., JR.—Montgomery, Ala.
Ball & Ball
First National Bank Building
- BAMFORD, JOHN F.—Seattle, Wash.
Northern Life Insurance Company
Northern Life Tower
- BANGS, PHILIP R.—Grand Forks, N. D.
Bangs, Hamilton & Bangs
215½ S. Third Street
- BANNISTER, L. WARD—Denver, Colo.
Bannister & Bannister
Equitable Building
- BANNISTER, WAYNE—Denver, Colo.
Bannister & Bannister
Equitable Building
- BARBER, A. L.—Little Rock, Ark.
Barber & Henry
Donaghey Building
- BARKER, WENDELL P.—New York City
55 Liberty Street
- BARNES, GEORGE Z.—Peoria, Ill.
Alliance Life Insurance Company
Alliance Life Building
- BARNES, MACK—Waycross, Ga.
Mack Barnes and Wright Izlar
Bunn Building
- BARNES, STANLEY N.—Los Angeles, Calif.
Chase, Barnes & Chase
Title Insurance Building
- BARRON, ALEXANDER J.—Pittsburgh, Pa.
Alter, Wright & Barron
First National Bank Building
- BARRY, WILLIAM J.—Boston, Mass.
Barristers Hall
- BARTH, PHILIP C.—Buffalo, N. Y.
Barth & Ray
M. & T. Building
- BARTLETT, THOMAS N.—Baltimore, Md.
Maryland Casualty Co.
- BARTON, JOHN L.—Omaha, Neb.
Crossman, Munger & Barton
First National Bank Building
- BARTON, MCKINNEY—St. Petersburg, Fla.
Bussey, Mann & Barton
Southern National Bank Building
- BATTLE, KEMP D.—Rocky Mount, N. C.
Battle & Winslow
- BAUDER, REGINALD I.—Los Angeles, Calif.
Bauder & Veatch
621 S. Hope St.
- BAXTER, MAXWELL—Ft. Lauderdale, Fla.
Bryan Court
- BAYLOR, F. B.—Lincoln, Neb.
Baylor, Tou Velle & Healey
Sharp Building
- BAYNES, R. F.—New Madrid, Mo.
Bank of New Madrid Building
- BEARD, LESLIE P.—New Orleans, La.
American Bank Building
- BEASLEY, JOHN H.—Terre Haute, Ind.
Beasley Building
- BECKWITH, OLIVER R.—Hartford, Conn.
The Aetna Casualty & Surety Co.
151 Farmington Avenue
- BEECHWOOD, GEORGE EUGENE—Philadelphia, Pa.
Conlen, LaBrum & Beechwood
Packard Building
- BEGOLE, ARI M.—Detroit, Mich.
Cary & BeGo'e
Ford Building
- BEHA, JAMES A.—New York City
70 Pine Street
- BELCHER, FRANK B.—Los Angeles, Calif.
Jennings & Belcher
Security Building
- BELL, CHARLES R.—Bowling Green, Ky.
Neale Building
- BELL, MAJOR T.—Beaumont, Tex.
Orgain, Carroll & Bell
Gilbert Building
- BELL, S. P.—Spencer, W. Va.
- BELLEMERE, FRED—Kansas City, Mo.
Commerce Building
- BENNETT, HUGH M.—Columbus, Ohio
Bennett, Westfall & Bennett
8 East Long Street
- BENOV, WILBUR E.—Columbus, Ohio
A. I. U. Citadel
- BERGESON, A. R.—Fargo, N. D.
Burnett, Burgeson & Haakenstad
O'Neil Block
- BERMAN, H.—Denver, Colo.
Berman & Holland
University Building
- BERMAN, JACOB H.—Portland, Me.
Berman & Berman
85 Exchange Street
- BERNARD, SILAS G.—Asheville, N. C.
Parker, Bernard & Parker
Wachovia Bank Building
- BERRY, LEONARD C.—Macomb, Ill.
Schofield, Bell & Berry
135½ S. Randolph
- BEST, R. E.—Greensburg, Pa.
Smith, Best & Horn
Bank & Trust Building
- BETHEA, THEODORE W.—New Orleans, La.
Hibernia Building
- BETTS, FORREST ARTHUR—Los Angeles, Cal.
Betts & Garrison
Title Insurance Building
- BEVERLEY, WILLIAM WELBY—Richmond, Va.
Travelers Building
- BIE, WALTER T.—Green Bay, Wis.
North, Bie, Duquaine, Welsh & Trowbridge
Bellin Building
- BIGGS, J. CRAWFORD—Raleigh, N. C.
Capital Club Building
- BINGHAM, JAMES E.—Indianapolis, Ind.
Bingham, Mendenhall & Bingham
Guaranty Building
- BIRKHEAD, CLAUDE V.—San Antonio, Tex.
Birkhead, Beckmann, Stanard & Vance
Majestic Office Building

- BLACK, BARRON F.—Norfolk, Va.
Vandeventer & Black
Citizens Bank Building
- BLACKWELL, T. J.—Miami, Fla.
Blackwell & Walker
First Federal Building
- BLAIR, JAMES T.—Jefferson City, Mo.
Bacon Building
- BLAKEY, JAMES C.—Birmingham, Ala.
Martin, Turner & McWhorter
Alabama Power Building
- BLANCHET, GEORGE ARTHUR—New York City
Bingham, Englar, Jones & Houston
99 John Street
- BLEWETT, GEORGE F.—Philadelphia, Pa.
122 South 4th Street
- BLOCK, WILTON A.—Rochester, N. Y.
Block & Smith
Union Trust Building
- BLOOM, HERBERT L.—Chicago, Ill.
Lumbermens Mutual Casualty Co.
4750 Sheridan Road
- BLOUNT, G. DEXTER—Denver, Colo.
Blount, January & Yegge
Equitable Building
- BOEHL, HERBERT F.—Louisville, Ky.
Davis, Boehl, Viser & Marcus
Kentucky Home Life Building
- BOESSEL, MILTON C.—Toledo, Ohio
Kirkbride, Boesel, Frease & Cole
228 Superior St.
- BOLEMAN, EDWARD J.—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building
- BOLTE, G. ARTHUR—Atlantic City, N. J.
Bolte & Miller
1516 Atlantic Avenue
- BOND, GEORGE H.—Syracuse, N. Y.
Bond, Schoeneck & King
State Tower Building
- BOND, WILLIAM BOURS—Jacksonville, Fla.
Atlantic National Bank Building
- BOREN, NORMAN A.—Greensboro, N. C.
Hines & Boren
Box 359
- BORGELT, E. H.—Milwaukee, Wis.
Quarles, Spence & Quarles
828 North Broadway
- BOSS, HENRY M., JR.—Providence, R. I.
Turks Head Building
- BOSSER, ALFRED C.—Appleton, Wis.
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- BOURLAND, WILLIAM L.—Chicago, Ill.
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231 S. LaSalle Street
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Simmonds & Bowman
Sells Building
- BOWMAN, BYRNE A.—Oklahoma City, Okla.
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Perrine Building
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Welles, Kelsey, Cobourn & Harrington
Ohio Building
- BRADEN, EMMETT W.—Memphis, Tenn.
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- BRAIS, F. PHILLIPPE, K. C.—Montreal, Que., Canada
Brais & Campbell
276 St. James Street, West
- BRALLEY, F. M., JR.—Amarillo, Tex.
Clayton & Bralley
Fisk Building
- BRANDON, J. CAMPBELL—Butler, Pa.
Brandon & Brandon
Savings & Trust Building
- BREEN, JOHN M.—Chicago, Ill.
Lumbermens Mutual Casualty Co.
4750 Sheridan Road
- BREESE, GARFIELD E.—Mason City, Iowa
Brees & Cornwell
First National Bank Building
- BRETHORST, STEPHEN W.—Seattle, Wash.
Palmer, Askren & Brethorst
Hoge Building
- BREWER, EDWARD C.—Clarksdale, Miss.
Brewer & Montgomery
- BRIDGE, B. B.—Columbus, Ohio
Bridge & Draper
50 W. Broad Street
- BRIDGERS, J. H.—Henderson, N. C.
Pittman, Bridgers & Hicks
Law Building
- BRIDGHAM, EDWARD W.—Bath, Maine
53 Front Street
- BRIGHT, O. E.—Savannah, Ga.
O. E. Bright & Perry Brannen
Realty Building
- BRONSON, E. D., JR.—San Francisco, Cal.
Bronson, Bronson & Slaven
Mills Tower
- BROOKS, BENJ.—Boston, Mass.
General Counsel, American Mutual Lia. Ins. Co.
142 Berkeley Street
- BROOKS, L. W.—Baton Rouge, La.
Taylor, Porter & Brooks
Box 2070
- BROSMITH, ALLAN E.—Hartford, Conn.
Travelers Insurance Company
700 Main Street
- BROUGHTON, J. MELVILLE—Raleigh, N. C.
Lawyers Building
- BROWN, C. L.—Miami, Fla.
Chappell & Brown
Security Building
- BROWN, CLYDE R.—Monroe, La.
Shotwell & Brown
Ouachita National Bank Building
- BROWN, EDMUND S.—Buffalo, N. Y.
Walbridge Building
- BROWN, FRANKLIN R.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M. & T. Building
- BROWN, GARFIELD W.—Chicago, Ill.
American Mutual Alliance
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- BROWN, HOWARD D.—Detroit, Mich.
Detroit Auto Inter-Insurance Exch.
United Artists Building
- BROWN, H. TEMPLETON—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building
- BROWN, JUNIUS C.—Reidsville, N. C.
and Madison, N. C.
- BROWN, OSCAR J.—Syracuse, N. Y.
State Tower Building

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Brown, Douglas & Brown
Tootle-Lacy Bank Building

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Brown & Brooke
El Paso National Bank Building

BROWNE, JOHN R.—Marion, Ind.
Browne, Campbell & Gemmill
Glass Block

BROWNE, PERCY N.—Shreveport, La.
E. W. & P. N. Browne
Giddens-Lane Building

BRUCE, ANTHONY—New York City
Counsel, Home Indemnity Co.
59 Maiden Lane

BRUCKER, WILBER M.—Detroit, Mich.
Clark, Klein, Brucker & Waples
Penobscot Building

BRUNDIDGE, OSCAR D.—Dallas, Tex.
Chrestman, Brundidge, Fountain, Elliott & Bateman
Republic Bank Building

BRUNINI, JOHN B.—Vicksburg, Miss.
Brunini & Hirsch
First National Bank Building

BRYAN, WILLIAM LYLE—Atlanta, Ga.
Bryan & Mobley
Rhodes-Haverty Building

BRYANS, WILLIAM A., III—Denver, Colo.
Lee, Shaw & McCreery
First National Bank Building

BUCK, C. S. JR.—Jamestown, N. D.
Buck & Buck
113½ Fifth Ave., North

BUCK, HENRY W.—Kansas City, Mo.
Morrison, Nugent, Berger, Byer & Johns
Bryant Building

BUCKINGHAM, LISLE M.—Akron, Ohio
Rockwell, Grant, Doolittle, Thomas & Buckingham
Second National Building

BUIST, GEORGE L.—Charleston, S. C.
Buist & Buist
30 Broad Street

BUNGE, GEORGE C.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery

BUNTIN, T. E.—Dothan, Ala.
Baker Building

BUNTING, CHARLES T.—Philadelphia, Pa.
Pennsylvania Indemnity Corporation
511 Walnut Street

BURCHELL, CHARLES J., K. C.—Halifax, N. S., Can.
Burchell, Smith, Parker & Fogo
Chronicle Building

BURKE, GIBBONS—New Orleans, La.
Rosen, Kammer, Wolff & Farrar
Hibernia Building

BURKE, PATRICK F.—Philadelphia, Pa.
Vice President, Indemnity Insurance Company of North America
1600 Arch Street

BURLING, ALBERT E.—Camden, N. J.
West Jersey Trust Building

BURNETT, C. A.—Pittsburg, Kansas
National Bank Building

BURNS, EDWARD J., JR.—Utica, N. Y.
Kernan & Kernan
Devereux Block

BURNS, GEORGE—Rochester, N. Y.
Burns & Burns
Wilder Building

BURNS, RICHARD F.—Houston, Tex.
Andrews, Kelley, Kurth & Campbell
Gulf Building

BURR, BORDEN—Birmingham, Ala.
Benness, Burr, McKamy & Forman
Brown-Marx Building

BURROW, LAWRENCE B.—Little Rock, Ark.
Moore, Gray, Burrow & Chowning
Boyle Building

BURTNES, O. B.—Grand Forks, N. D.
McIntyre, Burtness & Shaft
Security Building

BUSSEY, JAMES S.—Augusta, Ga.
Bussey & Fulcher
Southern Finance Building

BUTLER, JAMES A.—Cleveland, Ohio
Bulkley & Butler
Bulkley Building

BUTLER, JOHN F.—Oklahoma City, Okla.
Butler, Brown & Rinehart
Ramsey Tower

BUTLER, WILLIAM, New York City
United States Casualty Co.
60 John Street

BYNUM, FRED W.—Rockingham, N. C.

C

CABANISS, JELKS H.—Birmingham, Ala.
Cabaniss & Johnston
Frank Nelson Building

CABLE, C. M.—Lima, Ohio
Cable & Cable
Masonic Building

CAIN, PINCKNEY L.—Columbia, S. C.
Thomas, Lumpkin & Cain
Central Union Building

CAMPBELL, RAYMOND N.—Yuma, Ariz.
P. O. Box 70

CAMPBELL, WM. T.—Philadelphia, Pa.
Swartz, Campbell & Henry
Lincoln-Liberty Building

CANTEY, S. B., JR.—Fort Worth, Tex.
Cantey, Hanger & McMahon
Burk Burnett Building

CANTLIN, EDWARD F.—Philadelphia, Pa.
Keystone Auto. Club Cas. & Ins. Co.
Keystone Building

CAREY, L. J.—Detroit, Mich.
Michigan Mutual Liability Co.
163 Madison Avenue

CAREY, WILLIAM D. P.—Hutchinson, Kans.
Williams, Martindell, Carey & Brown
601 Wolcott Building

CARIS, A. L.—Ravenna, Ohio
Loomis & Caris
110 East Main Street

CARLISLE, ROBERT M.—Spartanburg, S. C.
Carlisle, Brown & Carlisle
Merchants & Farmers Bank Building

CARLSON, ALPHON N.—Brockton, Mass.
106 Main Street

CARMAN, ROBERT R.—Baltimore, Md.
Keech, Carman, Tucker & Anderson
Maryland Trust Building

- CARPENTER, JAMES D., JR.—Jersey City, N. J.
McDermott, Enright & Carpenter
75 Montgomery Street
- CARR, EDWARD E.—North Platte, Neb.
Hoagland, Carr & Hoagland
Tramp Building
- CARR, J. O.—Wilmington, N. C.
Merchison Building
- CARRIGAN, LEO J.—Detroit, Mich.
Eaton Tower
- CARROLL, WALTER R.—Camden, N. J.
S. W. Cor. Fourth & Market Streets
- CARSON, H. H.—Canton, Ohio
Burt, Kinnison, Carson & Shadrach
Renkert Building
- CARSTARPHEN, HARRY—Hannibal, Mo.
Hannibal Trust Company Building
- CARVER, A. R.—Lakeland, Fla.
Carver & Langston
- CARY, GEORGE H.—Detroit, Mich.
Cary & BeGole
Ford Building
- CASE, CLARENCE T.—St. Louis, Mo.
Case, Voyles & Stemmler
Boatmen's Bank Building
- CASON, FRED W.—Miami, Fla.
Seybold Building
- CATHER, T. RUSSELL—Winchester, Va.
34 Rouse Avenue
- CATLIN, FRANK D.—Los Angeles, Cal.
Bicksler, Parke & Catlin
433 So. Spring Street
- CATLIN, HENRY W.—Los Angeles, Cal.
Bicksler, Parke & Catlin
433 So. Spring Street
- CAVANAUGH, A. B.—Lake Charles, La.
Cline, Thompson, Lawes & Cavanaugh
Weber Building
- CAVANAUGH, WILLIAM PETER—New York City
49 Wall Street
- CAVERLY, RAYMOND N.—New York City
Vice President, Fidelity & Casualty Company of
New York
80 Maiden Lane
- CHANDLER, CHARLES O.—Cleveland, Ohio
Foote, Bushnell, Burgess & Chandler
Terminal Tower Building
- CHENEY, J. C.—Yakima, Wash.
Cheney & Hutcheson
Miller Building
- CHERRINGTON, HENRY W.—Gallipolis, Ohio
K. of P. Building
- CHRESTMAN, M. N.—Dallas, Tex.
Chrestman, Brundidge, Fountain, Elliott &
Bateman
Republic Bank Building
- CHRISTIAN, ANDREW D.—Richmond, Va.
Christian, Barton & Parker
Mutual Building
- CHRISTOVICH, ALVIN R.—New Orleans, La.
American Bank Building
- CLAIBORNE, JAMES R.—St. Louis, Mo.
Bank of Commerce Building
- CLARK, CHARLES C.—Burlington, Iowa
Clark, Pryor, Hale & Plock
Tama Building
- CLARK, W. J.—Manitowoc, Wis.
Nash & Nash
Manitowoc Savings Bank Building
- CLARK, WALTER L.—Baltimore, Md.
Baltimore Trust Building
- CLAVERIE, LOUIS B.—New Orleans, La.
Spencer, Phelps, Dunbar & Marks
United Fruit Building
- CLAYTON, E. A.—Gainesville, Fla.
Baxter & Clayton
Woolworth Building
- CLEARY, G. J.—Omaha, Neb.
Cleary, Horan & Skutt
Mutual Benefit Health & Accident Association
- CLENNON, EUGENE M.—Boston, Mass.
Massachusetts Bonding & Insurance Company
14 Kilby Street
- CLIFFORD, CLARK M.—St. Louis, Mo.
Lashley, Lashley, Miller & Clifford
705 Olive Street
- CLINE, EARL—Lincoln, Neb.
Hall, Cline & Williams
First National Bank Building
- COBOURN, FRANK M.—Toledo, Ohio
Welles, Kelsey, Cobourn & Harrington
Ohio Building
- COCKRILL, J. MITCHELL—Little Rock, Ark.
Cockrill, Armistead & Rector
P. O. Box 1579
- CODY, WELBORN B.—Atlanta, Ga.
Hirsch & Smith
Hurt Building
- COEN, THOMAS M.—Chicago, Ill.
Vice President, Security Mutual Casualty Co.
506 South Wabash Avenue
- COLE, MAURICE Y.—Atlantic City, N. J.
Cole & Cole
Guarantee Trust Building
- COLE, ROBERT L., Sr.—Houston, Tex.
Cole, Cole, Patterson & Lawler
Citizens State Bank Building
- COLEMAN, FLETCHER B.—Bloomington, Ill.
State Farm Mutual Insurance Co.
State Farm Mutual Building
- COLEMAN, JAMES E.—Milwaukee, Wis.
Coleman & Barry
Bankers Building
- COLIE, FREDERIC R.—Newark, N. J.
Colie & Schenck
744 Broad Street
- COLLINS, JOSEPH HOWLAND—New York City
1 Madison Avenue
- COLMERY, HARRY W.—Topeka, Kas.
National Bank of Topeka Building
- COMBS, HUGH D.—Baltimore, Md.
United States Fidelity & Guaranty Co.
- CONNERS, JOHN J., JR.—Albany, N. Y.
Ainsworth & Sullivan
State Bank Building
- CONRAD, GEORGE DENHAM, Harrisonburg, Va.
Conrad & Conrad
First National Bank Building
- CONWELL, JOSEPH S.—Philadelphia, Pa.
Pepper, Bodine, Stokes & Schoch
Land Title Building
- COOK, ROBERT A. B.—Boston, Mass.
Phipps, Durgin & Cook
75 Federal Street
- COOLEY, ARTHUR E.—San Francisco, Cal.
Cooley, Crowley & Supple
206 Sansome Street

- COOPER, THOMAS D.—Burlington, N. C.
Cooper, Curlee & Sanders
Security National Bank Building
- COPE, KENNETH B.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building
- CORBITT, JAMES H.—Suffolk, Va.
National Bank of Suffolk Building
- CORETTE, ROBERT D.—Butte, Mont.
Corette & Corette
Hennessy Building
- CORNELIUS, CHARLES L.—Nashville, Tenn.
Cornelius, McKinney & Gilbert
Nashville Trust Building
- COTTER, RICHARD J.—Boston, Mass.
Warner, Stackpole & Bradloe
84 State Street
- COULT, JOSEPH—Newark, N. J.
Coult, Satz & Tomlinson
60 Park Place
- COULTER, CLARK C.—Detroit, Mich.
Penobscot Building
- COX, BERKELEY—Hartford, Conn.
Aetna Life Insurance Company
- COX, GORDON V.—Bismarck, N. D.
O'Hare, Cox & Cox
Little Building
- COX, L. C.—New York City
Great American Indemnity Company
1 Liberty Street
- COX, WILLIAM H. D.—Newark, N. J.
Cox & Walburg
60 Park Place
- COYNE, EUGENE F.—La Moure, N. D.
- CRAIGE, KERR—Salisbury, N. C.
Craig & Craig
- CRANE, LLOYD T.—Saginaw, Mich.
Crane & Crane
Second National Bank Building
- CRANE, WILLIAM E.—Saginaw, Mich.
Crane & Crane
Second National Bank Building
- CRAWFORD, MILO H.—Detroit, Mich.
Lightner, Crawford, Sweeny, Dodd & Mayer
Dime Savings Bank Building
- CRENSHAW, FILES—Montgomery, Ala.
First National Bank Building
- CRENSHAW, JACK—Montgomery, Ala.
Carmichael & Crenshaw
First National Bank Building
- CRIDER, JOE, JR.—Los Angeles, Cal.
650 S. Spring Street
- CRITES, E. D.—Chadron, Neb.
E. D. & F. A. Crites
Lock Box 1276
- CROSSMAN, RAYMOND M.—Omaha, Neb.
Crossman, Munger & Barton
First National Bank Building
- CROWE, V. P.—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Bank Building
- CRUM, B. P.—Montgomery, Ala.
Steiner, Crum & Weil
First National Bank Building
- CRYAN, HARRY E.—Boston, Mass.
Cryan, Shaw & Bradley
33 Broad Street
- CULBERTSON, JAMES A.—Cincinnati, Ohio
Pogue, Hoffheimer & Pogue
First National Bank Building
- CULL, FRANK X.—Cleveland, Ohio
Bulkley, Hauxhurst, Inglis & Sharp
Bulkley Building
- CUMMINS, RAY E.—St. Paul, Minn.
Cummins & Cummins
Minnesota Building
- CURL, JOSEPH R.—Wheeling, W. Va.
Erskine, Palmer & Curl
Riley Law Building
- CURREN, RAY W.—Kansas City, Mo.
R. A. Long Building
- CURRIE, GEORGE W.—Hattiesburg, Miss.
Ross Building
- CURTIS, CHARLES E.—Leroy, Ohio
Ohio Farmers Insurance Company
- CURTIS, HENRY B.—New Orleans, La.
Curtis, Hall & Foster
Marine Building
- CURTIS, L. R.—Louisville, Ky.
Marion E. Taylor Building
- CURTNER, CLIFFORD R.—Dayton, Ohio
Third National Building

D

- DABNEY, F. Y.—Vicksburg, Miss.
Dabney & Dabney
Merchants National Bank Building
- DAGGETT, C. E.—Marianna, Ark.
Daggett & Daggett
Daggett Building
- DALTON, CARTER—High Point, N. C.
Professional Building
- DALTON, JOHN M.—Kennett, Mo.
Cotton Exchange Bank Building
- DALZELL, R. D.—Pittsburgh, Pa.
Dalzell, McFall & Pringle
450 Fourth Avenue
- DAMMANN, J. FRANCIS—Chicago, Ill.
Wilson & McIlvaine
120 West Adams Street
- DANIEL, C. ERSKINE—Spartanburg, S. C.
Lyles & Daniel
Montgomery Building
- DANIEL, TODD—Philadelphia
1420 Walnut Street
- DAVENPORT, LEROY BENJAMIN—Cleveland, Ohio
McKeehan, Merriick, Arter & Stewart
Terminal Tower
- DAVIDSON, W. C., K. C.—Toronto, Ont., Can
Lumsden Building
- DAVIS, LEONARD H.—Norfolk, Virginia
White, Guy & Davis
Citizens Bank Building
- DAVIS, LINDSEY M.—Nashville, Tenn.
Trabue, Hume & Armistead
American Trust Building
- DAVIS, RONALD L.—Monroe, La.
Theus, Grisham, Davis & Leigh
Bernhardt Building
- DAVIS, STEPHEN T.—Winchester, Ky.
Benton & Davis
- DAWSON, CHARLES I.—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building

- DAWSON, JOHN G.—Kinston, N. C.
Branch Banking & Trust Co. Building
- DEAL, ROY LINNEY—Winston-Salem, N. C.
Parrish & Deal
Washovia Bank Building
- DEJARNETTE, H. REID—Miami, Fla.
McKay, Dixon & DeJarnette
First National Bank Building
- DELACY, G. L.—Omaha, Neb.
Kennedy, Holland, DeLacy & Svoboda
City National Bank Building
- DEMPSEY, PETER E.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street
- DEMPSEY, RAY C.—Oshkosh, Wis.
Bouck, Hilton, Kluwin & Dempsey
First National Bank Building
- DENMEAD, GARNER W.—Baltimore, Md.
General Counsel, New Amsterdam Casualty Company
- DENSON, N. D.—Opelika, Ala.
Denson & Denson
- DENT, LOUIS L.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street
- DENT, LOUIS L., JR.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street
- DENT, ROBERT L.—Vicksburg, Miss.
Dent, Robinson & Ward
Merchants National Bank Building
- DETWEILER, GEORGE H.—Philadelphia, Pa.
Lewis Tower
- DEUTSCH, FREDERICK M.—Norfolk, Neb.
0119 South Fourth Street
- DEVINE, MAURICE F.—Manchester, N. H.
Devine & Tobin
Bell Building
- DEVOE, ROBERT W.—Lincoln, Neb.
Peterson & Devoe
Bankers Life Building
- DEW, W. BRAXTON—Hartford, Conn.
Aetna Casualty & Surety Co.
- DEYO, MARTIN W.—Binghamton, N. Y.
Jenkins, Deyo & Hitchcock
Security Mutual Building
- DICKIE, J. ROY—Pittsburgh, Pa.
Dickie, Robinson & McCamey
Grant Building
- DIEHM, ELLIS RAYMOND—Cleveland, Ohio
Klein & Diehm
Union Trust Building
- DINKELSPIEL, MARTIN J.—San Francisco, Cal.
Dinkelspiel & Dinkelspiel
333 Montgomery Street
- DIVELBESS, HAROLD L.—Phoenix, Ariz.
Gust, Rosenfeld, Divelbess, Robinette, & Coolidge
Professional Building
- DIX, FLOYD E.—Terre Haute, Ind.
Dix & Dix
Sycamore Building
- DIXON, JAMES A.—Miami, Fla.
McKay, Dixon & DeJarnette
First National Bank Building
- DOBBS, R. F.—Champaign, Ill.
Dobbins, Dobbins, Barr & Thomas
First National Bank Building
- DODD, LESTER P.—Detroit, Mich.
Lightner, Crawford, Sweeney, Dodd & Mayer
Dime Bank Building
- DORAN, M. EDWARD—South Bend, Ind.
Doran, Manion & Dempsey
Union Trust Building
- DORSETT, J. DEWEY—New York City
Manager Casualty Dept.
Association of Casualty & Surety Executives
60 John Street
- DORTCH, WM. B.—Gadsden, Ala.
Dortch, Allen & Dortch
- DOTEN, ROGER D.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street
- DOUGHERTY, GLENN R.—Milwaukee, Wis.
Empire Building
- DOUGHERTY, JOHN E.—York, Neb.
Kirkpatrick, Good & Dougherty
First National Bank Building
- DOUGLAS, RICHARD L.—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building
- DOWNES, JOHN W.—Boston, Mass.
Insurance Federation of Massachusetts
11 Beacon Street
- DOWNES, WALTER W.—Hartford, Conn.
Hartford Accident & Indemnity Co.
- DOYLE, LEWIS R.—Lincoln, Neb.
Sharp Building
- DOYLE, LOUIS C.—Boston, Mass.
Badger, Pratt, Doyle & Badger
53 State Street
- DRAKE, HERVEY J.—New York City
Counsel, Association of Casualty and Surety Executives
60 John Street
- DRIEMEYER, HENRY—East St. Louis, Ill.
Pope & Driemeyer
24 North Main Street
- DUDLEY, J. B.—Oklahoma City, Okla.
Dudley, Hyde, Duvall & Dudley
Ramsey Tower
- DUKE, W. E.—Charlottesville, Va.
Duke & Duke
Court Square Building
- DULLY, FRANK E.—Hartford, Conn.
Travelers Insurance Company
700 Main Street
- DUMOULIN, L. ST. M.—Vancouver, B. C., Canada
Russell, Russell, DuMoulin & DuMoulin
850 Hastings Street, West
- DUNHAM, JOHN M.—Grand Rapids, Mich.
Grand Rapids National Bank Building
- DUNN, RALPH P.—Washington, D. C.
Woodward Building
- DUNN, RICHARD JOSEPH—Boston, Mass.
Dunn, Scannell & Roberts
260 Tremont Street
- DUQUE, HENRY—Los Angeles, Cal.
Walker, Adams, Duque & Smith
440 I. N. Van Nuys Bldg.
- DURFEE, CARLISLE—Chicago, Ill.
New Century Casualty Company
175 West Jackson Blvd.
- DURHAM, F. H.—Minneapolis, Minn.
Durham & Swanson
Northwestern Bank Building
- DUTTON, W. L.—Cedar Rapids, Iowa
Iowa Mutual Liability Ins. Co.
512 Second Avenue, East

DYER, DAVID W.—Miami, Fla.
Batchelor & Dyer
Ingraham Building

DYSARD, W. H.—Ashland, Ky.
Dysard & Dysard
Second National Bank Bldg.

E

EAGER, HENRY I.—Kansas City, Mo.
Michaels, Blackmar, Newkirk, Eager & Swanson
Commerce Building

EAGER, PAT H., JR.—Jackson, Miss.
Watkins & Eager
Standard Life Building

EARNEST, ROBERT L.—West Palm Beach, Fla.
Earnest & Lewis
Guaranty Building

EATON, WILLIAM R.—Denver, Colo.
First National Bank Building

EBLEN, BIGHAM D.—Detroit, Mich.
Clark, Klein, Brucker & Waples
Penobscot Building

EDWARDS, GUY—Philadelphia, Penn.
Compensation Counsel, General Accident
Fire & Life Assur. Corp., Ltd.
414 Walnut Street

EGGERMAN, D. G.—Seattle, Wash.
Eggerman & Rosling
Exchange Building

EIGEL, GEORGE—St. Louis, Mo.
208 North Broadway

EKERN, HERMAN L.—Chicago, Ill.
1 LaSalle Street

ELLIOTT, BYRON K.—Boston, Mass.
Vice President & General Counsel, John Hancock
Mutual Life Insurance Company

ELY, WAYNE—St. Louis, Mo.
Leahy, Walther, Hecker & Ely
Bank of Commerce Building

EMBRY, JOHN—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Bank Building

EMERY, NORMAN A.—Youngstown, Ohio
Harrington, Huxley & Smith
Mahoning Bank Building

EMISON, EWING—Vincennes, Ind.
Oliphant Building

EMMERT, DUDLEY O'NEAL—Antigo, Wisc.
Old Fidelity Bank Building

ESTABROOK, HUBERT A.—Dayton, Ohio
Estabrook, Finn & McKee
Mutual Home Building

EVANS, THOS. A.—Memphis, Tenn.
Evans, Evans & Creson
Bank of Commerce Building

EVANS, WALTER G.—New York City
Evans & Rees
220 Broadway

EYSTER, CHAS. H.—Decatur, Ala.
Eyster & Eyster
Eyster Building

F

FAIRHURST, CHARLES—Greenfield, Mass.
Garden Theatre Building

FARABAUGH, GALLITZEN A.—South Bend, Ind.
Farabaugh, Pettengill & Chapleau
Union Trust Building

FARBER, JOHN A.—Omaha, Neb.
Service Life Insurance Company

FARR, DONALD L.—Eau Claire, Wis.
Drummond Building

FAULKNER, PHILIP H.—Keene, N. H.
General Counsel
National Grange Mutual Lia. Ins. Co.
5 St. James Street

FENNEMORE, H. M.—Phoenix, Ariz.
Fennemore, Craig, Allen & Bledsoe
Phoenix National Bank Building

FENNER, CHARLES PAYNE—New Orleans, La.
Montgomery & Montgomery
Canal Bank Building

FENTON, WALTER S.—Rutland, Vt.
Fenton, Wing, Morse & Jeffords
Mead Building

FERGUSON, CHESTER H.—Tampa, Fla.
McKay, Macfarlane, Jackson & Ramsey
Maas Office Building

FERGUSON, D. NEIL—Ocala, Fla.
Professional Building

FIELD, ELIAS—Boston, Mass.
Brown, Field & McCarthy
15 State Street

FIELD, RICHARD H.—Boston, Mass.
Brown, Field & McCarthy
15 State Street

FIELDS, ERNEST W.—New York City
Asst. Gen. Counsel, U. S. Guarantee Co.
90 John Street

FINN, WILLIAM A.—Toledo, Ohio
Edison Building

FINNEY, J. A.—Xenia, Ohio
Miller & Finney
Allen Building

FISHER, CLETUS A.—New Philadelphia, Ohio
Wilkin, Fisher & Limbach
The Ohio Savings & Trust Building

FISHER, WILLIAM—Pensacola, Fla.
Fisher & Fisher
American National Bank Building

FISHER, WILLIAM, JR.—Pensacola, Fla.
Fisher & Fisher
American National Bank Building

FITCH, CHESTER P.—Portsmouth, Ohio
Miller, Searl & Fitch
Masonic Temple Building

FITZGERALD, EDMUND—Ogdensburg, N. Y.
305 State Street

FITZGERALD, GERALD—Clarksdale, Miss.
Maynard, FitzGerald & Maynard
McWilliams Building

FITZHUGH, SCOTT—Memphis, Tenn.
Columbian Mutual Insurance Co.
Columbian Mutual Tower

FLETCHER, A. J.—Raleigh, N. C.
Security Bank Building

FLYNN, JAMES F.—Sandusky, Ohio
King, Flynn & Frohman
Masonic Temple

FOLEY, GERALD T.—Newark, N. J.
Foley & Francis
1172 Raymond Boulevard

FOLEY, MICHAEL A.—Philadelphia, Pa.
Girard Trust Building

FOLTS, AUBREY F.—Chattanooga, Tenn.
Thomas, Folts & Brown
James Building

FORD, BYRON EDWARD—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 East Gay Street

FOSTER, JOHN E.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street

FOWLER, REX H.—Des Moines, Iowa
Bradshaw, Fowler, Proctor & Fairgrave
Crocker Building

FOX, EDWARD J., JR.—Easton, Pa.
Fox & Fox
Easton Trust Building

FOX, WILMER T.—Jeffersonville, Ind.
Fox & Fox
Citizens Trust Building

FOYNES, THOMAS NIXON—Lynn, Mass.
7 Willow Street

FRAIZER, C. C.—Aurora, Neb.
Craft, Edgerton & Fraizer

FRANCIS, JOHN J.—Newark, N. J.
Foley & Francis
1172 Raymond Boulevard

FRANCIS, MARSHALL H.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building

FRANKLIN, BLAKE—Los Angeles, Cal.
Vice President and Asst. General Counsel
Pacific Mutual Life Insurance Company

FRANKLIN, J. A.—Fort Myers, Fla.
Henderson & Franklin
Collier Building

FRASER, WILLIAM C.—Omaha, Neb.
Crofoot, Fraser, Connolly & Stryker
Omaha National Bank Building

FRATER, GEORGE E.—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 E. Gay Street

FRAZER, JAMES N.—Atlanta, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.

FREEMAN, JOHN H.—Houston, Tex.
Fulbright, Crocker & Freeman
State National Bank Building

FREEMAN, MAHLON A.—New York City
Hamilton & Freeman
100 Broadway

FREEMAN, WM. H.—Minneapolis, Minn.
Freeman & King
Northwestern Bank Building

FRIERSON, CHAS. D.—Jonesboro, Ark.
Frierson & Frierson
Frierson Building

FROST, NORMAN—Washington, D. C.
Frost, Myers & Towers
Hibbs Building

FRY, W. WALLACE—Mexico, Mo.
123 East Jackson Street

FULCHER, EDWIN DENT—Augusta, Ga.
Bussey & Fulcher
Southern Finance Building

FULLER, FRED E.—Toledo, Ohio
Welles, Kelsey, Cobourn & Harrington
Ohio Building

FUNKHOUSER, S. KING—Roanoke, Va.
Funkhouser & Whittle
6 Kirk Avenue, West

FURLONG, WM. H.—Windsor, Ont., Canada
Furlong, Furlong, Awrey & St. Aubin
425 Ouellette Avenue

G

GADBOIS, EMILIE, K. C.—Montreal, Que., Canada
Beaubien, Gadbois & Dufresne
84 Notre Dame Street, West

GALBRAITH, JAMES W.—Mansfield, Ohio
Farmers Bank Building

GALLAGHER, DONALD—Albany, N. Y.
Brown & Gallagher
11 North Pearl Street

GALLAGHER, LASHER BARRINGTON—Los Angeles, Cal.
458 South Spring Street

GAMBRELL, E. SMYTHE—Atlanta, Ga.
Haas, Gambrell & Gardner
Haas-Howell Building

GANTNER, GEORGE—St. Louis, Mo.
Asst. General Counsel, Utilities Insurance Co.
407 N. Eighth Street

GARRISON, MAYNARD—Los Angeles, Calif.
Betts & Garrison
433 S. Spring Street

GARRITY, STANLEY—Kansas City, Mo.
McCune, Caldwell & Downing
Fidelity Building

GARVEY, JOSEPH M.—St. Joseph, Mo.
Stringfellow & Garvey
11 Donnell Court

GATES, CASSIUS E.—Seattle, Wash.
Bogle, Bogle & Gates
Central Building

GAVIN, T. AUSTIN—Tulsa, Okla.
Hagan & Gavin
National Bank of Tulsa Building

GENRICH, FRED W.—Wausau, Wis.
Genrich & Genrich
P. O. Box 295

GEORGE, HERMAN N.—Youngstown, Ohio
Mahoning Bank Building

GERNARD, FRED B.—Allentown, Penn.
502 Hamilton Street

GILBERT, CARL H.—Sante Fe, N. M.
Gilbert & Hamilton
A. B. Renahan Building

GILBRIDE, JAMES H.—Lowell, Mass.
Kerwin & Gilbride
Appleton Bank Building

GILLESPIE, LOUIS F.—Springfield, Ill.
Gillespie, Burke & Gillespie
Reisch Building

GILLETTE, ALBERT C.—Duluth, Minn.
Alworth Building

GINSBERG, GEORGE J.—Alexandria, La.
Commercial Bank Building

GIST, HOWARD B.—Alexandria, La.
Gist & Thornton
Guaranty Bank Building

GLEASON, GAY—Boston, Mass.
33 Broad Street

GLEYSTEN, J. C.—Sioux City, Iowa
Gleysten, Harper & Sinclair
17 Trimble Block

- GLOVER, CLARENCE W.—Chicago, Ill.
American Mutual Alliance
- GLOVER, ROY H.—Great Falls, Mont.
Cooper, Stephenson & Glover
First National Bank Building
- GOLDSMITH, KARL—Pierre, S. D.
Martens & Goldsmith
Pierre National Bank Building
- GOLDSMITH, M. H.—Austin, Tex.
Smith, Brownlee, Goldsmith & Bagby
Littlefield Building
- GOLDSTEIN, MAX F.—Atlanta, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.
- GOODALE, CHARLES F.—Boston, Mass.
Asst. to General Counsel,
American Mutual Liab. Insurance Co.
142 Berkeley Street
- GOODHUE, EDWIN L.—Gadsden, Ala.
Goodhue & Lusk
First National Bank Building
- GOODPASTURE, HENRY—Nashville, Tenn.
Goodpasture & Carpenter
Stahlman Building
- GORDON, GURDON W.—Springfield, Mass.
31 Elm Street
- GORDON, GEORGE L.—Kansas City, Mo.
Harzfeld, Beach, Steeper & Gordon
Fidelity Building
- GORTON, VICTOR C.—Chicago, Ill.
General Counsel, Allstate Insurance Co.
20 North Wacker Drive
- GOSHORN, H. ROOK—Philadelphia, Pa.
12 South 12th Street
- GOTT, HENRY V.—Wichita, Kas.
Vermilion, Evans, Carey & Lilleston
First National Bank Building
- GOVER, CHARLES H.—Charlotte, N. C.
Gover & Covington
Law Building
- GRANT, CHARLES H., K. C.—Edmonton, Alberta, Can
Grant & Stewart
McLeod Building
- GRAVES, R. B.—Wisconsin Rapids, Wis.
Goggins, Brazeau & Graves
Mead-Witter Building
- GRAY, HARRY T.—Jacksonville, Fla.
Marks, Marks, Holt, Gray & Yates
Graham Building
- GREAVES, P. D.—Gulfport, Miss.
Leathers, Wallace & Greaves
Hewes Building
- GREEN, ALFRED A.—Daytona Beach, Fla.
Green & West
220 South Beach Street
- GREEN, CHARLES W.—Rochester, N. Y.
Mann, Strang, Bodine & Wright
Powers Building
- GREER, GEORGE L.—Los Angeles, Calif.
Fidelity Building
- GRELLE, ROBERT C.—Madison, Wisc.
Grelle & Schlotthauer
105 Monona Avenue
- GRESHAM, NEWTON—Houston, Texas
Wood & Morrow
Shell Building
- GRIMM, J. M.—Cedar Rapids, Iowa
Grimm, Elliott, Shuttleworth & Ingersoll
Merchants National Bank Building
- GRISSOM, PINKEY—Dallas, Texas
Thompson, Knight, Baker, Harris & Wright
Republic Bank Building
- GROCE, JOSH H.—San Antonio, Texas
Eskridge & Groce
Smith-Young Tower
- GROESBEECK, HENRY SMYTHE—San Antonio, Tex
Houston Building
- GROOMS, HOBART—Birmingham, Ala.
Coleman, Spain, Stewart & Davies
Massey Building
- GRUBB, KENNETH P.—Milwaukee, Wis.
Quir's, Spence & Quarles
828 North Broadway
- GUESMER, ARNOLD L.—Minneapolis, Minn.
Guesmer, Carson & MacGregor
Reanoke Building
- GUIHER, JAMES M.—Clarksburg (also Charleston)
W. Va.
Stepcoe & Johnson
Union Bank Building
- GUILFOIL, PAUL H.—Newark, N. J.
15 Washington Street
- GUINER, ROBERT—Akron, Ohio
Slabaugh, Sieberling, Huber & Guinther
Second National Building
- GUNBY, GEORGE—Monroe, La.
Sholars & Gunby
Bernhardt Building
- GUTHRIE, THOMAS J.—Des Moines, Iowa
Parrish, Guthrie, Watters, Colflesh & O'Brien
Register and Tribune Building
- GUY, LOUIS LEE—Norfolk, Va.
White, Guy & Davis
Citizens Bank Building
- GUY, ROBERT D.—K. C., Winnipeg, Man., Canada.
Guy, Chappell, Duvall & McCrea
Electric Railway Building

H

- HAAS, LEONARD—Atlanta, Ga.
Haas, Gambrell & Gardner
Haas-Howell Building
- HABERMAN, PHILLIP W., JR.—New York City
Trosk & Haberman
40 Wall Street
- HACKETT, F. W.—Montreal, Que., Canada
Hackett, Mulvena, Foster, Hackett & Hannen
507 Place d'Armes
- HAGA, OLIVER O.—Boise, Idaho
Richards & Haga
Idaho Building
- HAIRE, J. RUSSELL—Newport, R. I.
Sheffield & Harvey
223 Thames Street
- HALL, ALBERT B.—Dallas, Tex.
Mercantile Building
- HALL, ALBERT L.—Waukegan, Ill.
Hall & Hulse
5 North Genesee Street
- HALL, ROBERT E.—Hartford, Conn.
The Aetna Casualty & Surety Co.
151 Farmington Avenue
- HALL, ROY F.—Rockford, Ill.
Hall & Dusher
Rockford National Bank Building
- HAMILTON, E. BENTLEY—Peoria, Ill.
Hamilton, Black & Klatt
Alliance Life Building

- HAMMETT, H. L.—New Orleans, La.
Whitney Building
- HAMMOND, J. TEDFORD—Benton Harbor, Mich.
Robinson Building
- HAMPTON, JOHN P.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street
- HAMRICK, FRED D.—Rutherfordton, N. C.
Quinn, Hamrick & Hamrick
- HANSON, RUSSELL E.—Fond du Lac, Wis.
Duffy, Duffy & Hanson
Commercial National Bank Building
- HARDIE, THORNTON—El Paso, Tex.
Jones, Hardie, Grambling & Howell
Bassett Tower
- HARDIN, CALVIN EVANS, JR.—Baton Rouge, La.
Durett & Hardin
Louisiana National Bank Bldg.
- HARGRAVE, HERBERT W. J.—New York, N. Y.
68 William Street
- HARLIN, MAX B.—Bowling Green, Ky.
Tenth Street
- HARRIS, GEORGE B.—Cleveland, Ohio
Halle, Harris, Haber & Berick
Union Commerce Building
- HARRIS, RUSSELL A.—Sacramento, Cal.
Butler, Van Dyke & Harris
Capital National Bank Building
- HARRIS, WALTER W.—Scranton, Pa.
O'Malley, Hill, Harris & Harris
Scranton Electric Building
- HARRISON, HARVEY T.—Little Rock Ark.
Buzbee, Harrison, Buzbee & Wright
Pyramid Building
- HARRISON, JULIAN P.—El Paso, Texas
Harrison, Scott & Rasberry
First National Bank Building
- HARRISON, WALTER V.—Baltimore, Md.
Harrison & France
100 St. Paul Street
- HARTMAN, CHARLES C.—Baltimore, Md.
New Amsterdam Casualty Co.
227 St. Paul Street
- HARTSHORN, EDWIN S.—Asheville, N. C.
Heazel, Shuford & Hartshorn
Jackson Building
- HASSETT, WM. D.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M & T Building
- HAVIGHURST, JAMES W.—Cleveland, Ohio
Thompson, Hine & Flory
Guardian Building
- HAWKINS, KENNETH B.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery
- HAWKHURST, RALPH R.—Chicago, Ill.
Adams, Hawkhurst, Hawley & White
1 North LaSalle Street
- HAYES, GERALD P.—Milwaukee, Wis.
Bendinger, Hayes, Klwin & Schlosser
735 North Water Street
- HAYES, WILLIAM A.—Milwaukee, Wis.
Hayes & Hayes
Bankers Building
- HAYMOND, FRANK C.—Fairmont, W. Va.
Haymond & Haymond
Haymond Building
- HAYNSWORTH, H. J.—Greenville, S. C.
Haynsworth & Haynsworth
Chamber of Commerce Building
- HEARD, MANNING W.—Hartford, Conn.
690 Asylum Avenue
- HEBERT, FELIX—Providence, R. I.
Turks Head Building
- HECKER, HAROLD F.—St. Louis, Mo.
Leahy, Walther, Hecker & Ely
National Bank of Commerce Building
- HEDRICK, HENRY GRADY—Durham, N. C.
Hedrick & Hall
Geer Building
- HEIDELBERG, R. W.—Hattiesburg, Miss.
Heidelberg & Roberts
Citizens Bank Building
- HEILMAN, FERDINAND D.—Saginaw, Mich.
Heilman & Purcell
Bearmuth Building
- HEINEKE, PAUL H.—Chicago, Ill.
Schuyler & Hennessy
Continental Illinois Bank Building
- HEISS, HAROLD C.—Cleveland, Ohio
Keith Building
- HEMRY, LESLIE P.—Boston, Mass.
American Mutual Lia. Ins. Co.
142 Berkeley Street
- HENDERSON, JOSEPH W.—Philadelphia, Pa.
Rawle & Henderson
Packard Building
- HENEGHAN, GEORGE E.—St. Louis, Mo.
Bishop & Claiborne
418 Olive Street
- HENLEY, WILLIAM S.—Hazelhurst, Miss.
Henley & Woodliff
- HENNESSY, EDWARD J.—Chicago, Ill.
Schuyler & Hennessy
Continental Illinois Bank Building
- HENNINGER, ZENO F.—Butler, Penn.
Henninger and Ehrman
6 W. Diamond Street
- HENRY, DOUGLAS—Nashville, Tenn.
Tyne, Peebles, Henry & Tyne
National Building
- HENRY, E. A.—Little Rock, Ark.
Barber & Henry
Donaghey Building
- HENRY, JOHN A.—Utica, N. Y.
Utica Mutual Insurance Co.
First National Bank Building
- HENRY, J. PORTER—St. Louis, Mo.
Green, Henry & Green
Boatmen's Bank Building
- HENSEL, EUGENE L.—Bexley (Columbus), Ohio.
2416 Brentwood Road
- HESTER, CLYDE L.—Jackson, Miss.
Flowers, Brown & Hester
Capital National Bank Building
- HEYL, CLARENCE W.—Peoria, Ill.
Central National Bank Building
- HIGBEE, JESSE E.—La Crosse, Wis.
Higbee & Higbee
Linker Building
- HIGHTOWER, H. G.—Cincinnati, Ohio
Hightower & O'Brien
Fourth National Bank Building
- HILDEBRAND, RAYMOND—Glendive, Mont.
Hildebrand & Warren

- HILL, HAROLD W.—Alexandria, La.
Commercial Bank Building
- HINSHAW, JOSEPH—Chicago, Ill.
Hinshaw & Culbertson
1 LaSalle Street
- HITCH, ROBERT M.—Savannah, Ga.
Hitch, Denmark & Lovett
17 Drayton Street
- HITESHEW, H. O.—Parkersburg, W. Va.
Russell, Hiteshaw, Adams & Randolph
Box 510
- HOBSON, J. P., JR.—Pikeville, Ky.
Harman, Francis & Hobson
First National Bank Building
- HOBSON, ROBERT P.—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building
- HOCKER, F. R.—Ocala, Fla.
- HOCKER, LON, JR.—St. Louis, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street
- HOCKER, LON O.—St. Louis, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street
- HODGES, EARL S.—Springfield, Ill.
Hodges & Tragethon
Ridgely Bank Building
- HODGMAN, GEORGE A.—St. Louis, Mo.
Pierce Building
- HOEV, JAMES FRANCIS—Martinez, Calif.
Hoey, Hamilton & Turner
Sharkey Building
- HOGSETT, WILLIAM S.—Kansas City, Mo.
Hogsett, Murray, Tripp, Deeping & Houts
- HOLLAND, FRED N.—Denver, Col.
Berman & Holland
University Building
- HOLLAND, ROBERT B.—Dallas, Texas
Touchstone, Wight, Gormley & Price
Magnolia Building
- HOLLINGSWORTH, JAMES A.—Keokuk, Iowa
Hollingsworth & Hollingsworth
11 North Fifth Street
- HOLMAN, B. E.—Fayetteville, Tenn.
Northeast Corner Public Square
- HOLMES, ARTHUR C.—Baltimore, Md.
U. S. Fidelity & Guaranty Company
- HOLMES, GEORGE MAYNARD—Aberdeen, Miss.
McFarland & Holmes
133 Commerce Street
- HOLSCHER, HERBERT F.—Columbus, Ohio
State Mutual Automobile Ins. Co.
518 E. Broad Street
- HOLT, FRANCIS M.—Jacksonville, Fla.
Marks, Marks, Holt, Gray & Yates
Graham Building
- HOOPES, C. A.—Marysville, Ohio
Hoopes & Sanders
127½ West Fifth Street
- HOPPE, H. H.—Warren, Ohio
Hoppe, Lea, Day & Ford
Second National Bank Building
- HORN, CLINTON M.—Cleveland, Ohio
McKeehan, Merrick, Arter & Stewart
Terminal Tower
- HORNER, J. M. JR.—Asheville, N. C.
Jordan & Horner
Jackson Building
- HOWELL, CHARLES COOK—Jacksonville, Fla.
408 Consolidated Bldg.
- HOWELL, CHARLES M.—Kansas City, Mo.
Howell & Jacobs
Commerce Building
- HOWELL, EDWARD—Oklahoma City, Okla.
Abernathy & Howell
First National Bank Building
- HOWELL, WILLIAM D.—Cleveland, Ohio
Howell, Roberts & Duncan
Guardian Building
- HUBBARD, MOSES G., JR.—Utica, N. Y.
Fuller, Brown, Hubbard & Felt
First National Bank Building
- HUBBELL, JAMES F.—Utica, N. Y.
Miller, Hubbell & Evans
Mayro Building
- HUDSON, DOUGLAS—Fort Scott, Kas.
Marble Building
- HUDSON, ROBERTS P.—Saulte Ste. Marie, Mich.
Hudson & Boates
Adams Building
- HUGHES, JAMES W.—Los Angeles, Calif.
Farmers Automobile Ins. Exchange
4680 Wilshire Blvd.
- HUGHES, JOHN H.—Syracuse, N. Y.
MacKenzie, Smith & Michell
Onondaga County Savings Bank Bldg.
- HUGHSTON, RICHARD L.—Dallas, Tex.
Mercantile Building
- HUGUS, WRIGHT—Wheeling, W. Va.
Schmidt, Hugus & Laas
Central Union Trust Building
- HULL, JAMES M., JR.—Augusta, Ga.
Hull, Barrett & Willingham
Southern Finance Building
- HULL, OSCAR C.—Detroit, Mich.
Oxtoby, Robinson & Hull
Dime Bank Building
- HUNT, CHARLES L.—Concordia, Kas.
Hunt & Baldwin
202½ West Sixth
- HUNT, ROLLO F.—Duluth, Minn.
Hunt & Palmer
Lonsdale Building
- HUNTER, JAY T.—Peoria, Ill.
Hunter, Kavanagh & McLaughlin
Commercial Bank Building
- HUTCHINS, FRED S.—Winston-Salem, N. C.
Hutchins & Parker
Wachovia Bank Building
- HUTSON, CHAS. T.—Seattle, Wash.
Reynolds, Ballinger, Hutson & Boldt
Exchange Building
- HUTTON, WILLIAM E.—Denver, Col.
Capitol Life Building
- HUXLEY, JARED P.—Youngstown, Ohio
Harrington, Huxley & Smith
Mahoning Bank Building
- HYMAN, WILLIAM A.—New York City
100 William Street
- HYNES, JOHN F.—Des Moines, Iowa
Employers Mutual Casualty Company
210 7th Street

I

- INCAMELLS, DWIGHT D.—St. Louis, Mo.
Security Building
- INGLE, JOHN J.—Winston-Salem, N. C.
Ingle & Rucker
Wachovia Bank Building

IRELAND, F. A. W.—New York City
Ireland & Cohen
150 William Street
IRVINE, JOHN E.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building

J

JACKSON, H. CLAIR—Kalamazoo, Mich.
Jackson, Fitzgerald & Dalm
Hanselman Building
JACKSON, J. KIRKMAN—Birmingham, Ala.
Smith, Windham, Jackson & Rives
Massey Building
JACKSON, THOMAS B.—Charleston, W. Va
Brown, Jackson & Knight
Kanawha Valley Building
JACKSON, WALTER S.—Lima, Ohio
Cook Tower
JACKSON, WILLIAM H.—Tampa, Fla.
McKay, Macfarlane, Jackson & Ramsey
P. O. Box 1531
JACOBSON, HOWARD H.—Toledo, Ohio
Openlander & Jacobson
Bell Building
JAINSEN, WILSON C.—Hartford, Conn.
Hartford Acc. & Ind. Co.
690 Asylum Street
JAMES, CHARLES V.—Norwich, Conn.
Brown & James
Thayer Building
JAMES, J. B.—Greenville, N. C.
109 W. Third Street
JAMES, MURRAY G.—Wilmington, N. C.
Murchison Building
JAMESON, W. J.—Billings, Mont.
Johnston, Coleman & Jameson
Electric Building
JAMISON, ROBERT H.—Cleveland, Ohio
Bulkley Building
JANUARY, SAMUEL M.—Denver, Colo.
Blount, January & Yegge
Equitable Building
JENIFER, H. COURTENAY—Towson, Maryland
Jenifer & Jenifer
Jenifer Building
JENNINGS, CLAYTON F.—Lansing, Mich.
Shields, Ballard, Jennings & Tabor
Olds Tower
JENNINGS, DALE C.—Pittsburgh, Penn.
Berger Building
JOHNSON, CHARLES EDWARD—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Bank Building
JOHNSON, CLAY W.—Minneapolis, Minn.
Fowler, Youngquist, Furber, Taney & Johnson
Northwestern Bank Building
JOHNSON, E. M.—Lumberton, N. C.
Johnson & Timberlake
Box 1097
JOHNSON, F. CARTER, JR.—New Orleans, La.
Porteous, Johnson & Humphrey
American Bank Building
JOHNSON, LOWELL R.—Kansas City, Mo.
Johnson & Davis
Commerce Building
JOHNSON, RUSSELL V.—Oklahoma City, Okla.
Miley, Hoffman, Williams, France & Johnson
First National Building
JOHNSON, T. G.—Ardmore, Okla.
Johnson, McGill & Johnson
200½ West Main Street
JOHNSON, THOMAS L.—Asheville, N. C.
Johnson, Rollins & Uzzell
Jackson Building
JOHNSTON, JOHN E.—Greenville, S. C.
Hicks & Johnston
Chamber of Commerce Building
JONES, ALBERT P.—Houston, Texas
Baker, Botts, Andrews & Wharton
Esperson Building
JONES, C. BAXTER—Macon, Ga.
Jones, Russell & Sparks
Georgia Casualty Building
JONES, DEVANE KING—Tuscaloosa, Ala.
Jones & Dominick
Alston Building
JONES, JOSEPH MERRICK—New Orleans, La.
Canal Bank Building
JONES, L. BARRETT—Jackson, Miss.
Lamar Building
JOUETT, BEVERLY R.—Winchester, Ky.
Jouett & Metcalf
McEldowney Building

K

KADYK, DAVID J.—Chicago, Ill.
Lord, Bissell & Kadyk
135 South LaSalle Street
KAHIN, GEORGE—Seattle, Wash.
Central Building
KAHLE, JAMES S.—Bluefield, W. V.
P. O. Box 21
KAMMER, ALFRED CHARLES—New Orleans, La.
Rosen, Kammer, Wolff & Farrar
Hibernia Bank Building
KARR, DAY—Seattle, Wash.
Karr & Gregory
Exchange Building
KARR, PAYNE—Seattle, Wash.
Karr & Gregory
Exchange Building
KEARNEY, J. L.—Los Angeles, Calif.
Black Building
KEARNEY, WILLIAM JAMES, JR.—New Orleans, La.
Christovich & Kearney
American Bank Building
KEEFE, ARTHUR T.—New London, Conn.
Geary, Davis & Keefe
Mercer Building
KEEN, J. VELMA—Tallahassee, Fla.
Keen & Allen
Rose Printing Company Bldg.
KEENAN, THOMAS W.—Shenandoah, Iowa
Keenan, Clovis & Sar
KEFAUVER, ESTES—Chattanooga, Tenn.
Sizer, Chambliss & Kefauver
Provident Building
KELLER, A. B.—Pittsburg, Kas.
Keller, Malcolm & Burnett
National Bank Building
KELLER, PAUL E.—Chicago, Ill.
Benefit Association of Railway Employees
501 Montrose Avenue

- KELLEY, DEAN W.—Lansing, Mich.
Kelley, Sessions, Warner & Eger
Mutual Building
- KELLEY, JAMES E.—St. Paul, Minn.
Bundlie, Kelley & Finley
Hamm Building
- KELLY, AMBROSE B.—Chicago, Ill.
American Mutual Alliance
919 North Michigan Avenue
- KELLY, F. M.—Kingsport, Tenn.
Kelly, Penn & Hunter
- KELLY, FRED H.—Mattoon, Ill.
Craig & Craig
1803 Broadway Avenue
- KELLY, WILLIAM A.—Akron, Ohio
Waters, Andress, Wise, Roetzel & Maxon
First Central Tower
- KEMPER, W. L.—Houston, Tex.
Kemper, Hicks & Cramer
Shell Building
- KENLINE, H. C.—Dubuque, Iowa
Kenline, Roedell & Hoffmann
Bank & Insurance Building
- KENNEDY, FRANK H.—Charlotte, N. C.
Law Building
- KENNEDY, M. B.—Chicago, Ill.
Kennedy & Fisher
10 South LaSalle Street
- KERNAN, WARNICK J.—Utica, N. Y.
Kernan & Kernan
Devereux Block
- KERR, IVIN E.—Detroit, Mich.
Kerr, Lacey & Scroggie
Dime Bank Building
- KERWIN, JAMES J.—Lowell, Mass.
Kerwin & Gilbride
Appleton Bank Building
- KETTERER, JOHN G.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building
- KIEFFNER, GEORGE E.—Baltimore, Md.
Pearre, Kieffner & Jacobs
Calvert Building
- KILMER, A. E.—Madison, Wis.
Stephens, Sletteland & Cannon
First Central Building
- KING, ALVIN OLIN—Lake Charles, La.
McCoy & King
- KING, BERT—Wichita Falls, Tex.
Bonner, King & Dawson
City National Bank Building
- KING, EARL—Memphis, Tenn.
King & King
1st National Bank Building
- KING, OLIVER K.—White Plains, N. Y.
King, Dart & Hood
Bar Building
- KINGSLEY, CLIFFORD A.—Providence, R. I.
Turks Head Building
- KINSINGER, J. W.—Lincoln, Neb.
1339 O Street
- KIPLINGER, JOHN H.—Rushville, Ind.
American National Bank Building
- KIRK, A. D.—Owensboro, Ky.
Cary, Miller & Kirk
- KISER, H. J.—Wise, Va.
First National Bank Building
- KISSAM, LEO T.—New York City
50 Broadway
- KISTNER, JOHN R.—Cleveland, Ohio
Leader Building
- KITTELL, R. G.—Henderson, N. C.
Perry & Kittrell
Law Building
- KIZER, B. H.—Spokane, Wash.
Graves, Kizer & Graves
Old National Bank Building
- KLAW, ABEL—Wilmington, Del.
DuPont Building
1616 Walnut Street, Philadelphia, Pa.
- KLEIN, RICHARD HENRY—Sunbury, Pa.
440 Market Street
- KLINE, M. A.—Cheyenne, Wyo.
Majestic Building
- KLUWIN, JOHN A.—Milwaukee, Wis.
Bendinger, Hayes, Kluwin & Schlosser
735 N. Water Street
- KNEPPER, RUSSELL M.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street
- KNEPPER, WILLIAM E.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street
- KNIGHT, DEWEY—Miami, Fla.
Blackwell & Knight
Ingraham Building
- KNIGHT, HARRY S.—Sunbury, Pa.
Knight & Kivko
Sunbury Trust Building
- KNIGHT, WILLIAM D.—Rockford, Ill.
Forest City National Bank Building
- KNOWLES, WILLIAM F.—Kansas City, Mo.
Sprinkle & Knowles
Dierks Building
- KNUDSON, BENNETT O.—Albert Lea, Minn.
Meighen, Knudson & Sturtz
First National Bank Building
- KOCH, ROSCOE R.—Philadelphia, Pa.
Asst. Gen. Counsel, Insurance Co. of N. A.
1600 Arch Street
- KOENIG, FRED G., Sr.—Birmingham, Ala.
London & Yancey
Massey Building
- KOONTZ, PAUL G.—Kansas City, Mo.
Harris & Koontz
Commerce Building
- KOTTGEN, HECTOR—New York City
General Reinsurance Corporation
90 John Street
- KRAUS, A. WALTER—Baltimore, Md.
American Building
- KRISTELLER, LIONEL P.—Newark, N. J.
Kristeller & Zuker
744 Broad Street
- KUHNS, BARTON H.—Omaha, Neb.
First National Bank Building

L

- LABRUM, J. HARRY—Philadelphia, Pa.
Conlen, LaBrum & Beechwood
Packard Building
- LACEY, RALPH B.—Detroit, Mich.
Kerr, Lacey & Scroggie
Dime Bank Building
- LACOSTE, ROGER—Montreal, Canada
Lacoste & Lacoste
221 St. James Street, West

- LA FOLLETTE, CHARLES M.**—Evansville, Ind.
 LaFollette, Little & McCray
 Citizens Bank Building
- LAMFROM, LEON B.**—Milwaukee, Wis.
 Lamfrom, Tighe, Engelhard & Peck
 Bankers Building
- LAMKIN, E. T.**—Monroe, La.
 McHenry, Montgomery, Lamkin & Lamkin
 Bernhardt Building
- LANDIS, M. L.**—Van Wert, Ohio
 Counsel, Central Manufacturers' Mutual Ins. Co.
 800 S. Washington St.
- LANG, SYLVAN**—San Antonio, Texas
 Alamo National Building
- LANGE, R. L.**—Birmingham, Ala.
 Lange, Simpson & Brantley
 Frank Nelson Building
- LATHROP, JOHN H.**—Kansas City, Mo.
 Lathrop, Crane, Reynolds, Sawyer & Mesereau
 Fidelity Bank Building
- LATIMER, J. WILMER**—Washington, D. C.
 Clephane, Latimer & Hall
 Investment Building
- LAWS, ARTHUR H.**—Denver, Col.
 Bartels, Blood & Bancroft
 University Building
- LAWTHER, HARRY P.**—Dallas, Tex.
 Lawther & Cramer
 Tower Petroleum Building
- LAWTON JAMES F.**—Boston, Mass.
 Dunn, Scannell & Roberts
 260 Tremont Street
- LAYMAN, J. R.**—Elizabethtown, Ky.
- LAZONBY, J. LANCE**—Gainesville, Fla.
 Hampton, Jordan & Lazonby
 134 W. University Avenue
- LEACHMAN, NETH L.**—Dallas, Tex.
 Robertson, Leachman, Payne, Gardere & Lancaster
 Republic Bank Building
- LEAHY, JOHN S.**—St. Louis, Mo.
 Leahy, Walther, Hecker & Ely
 Bank of Commerce Building
- LEE, DAVID F.**—Binghamton (also Norwich). N. Y.
 Lee, Levene, O'Brien & Kramer
 Security Mutual Building
- LEE, PAUL W.**—Denver, Col.
 Lee, Shaw & McCreery
 First National Bank Building
- LEEDOM, BOYD**—Rapid City, S. D.
 Philip & Leedom
 First National Bank Building
- LEES, PAUL E.**—Cleveland, Ohio
 Williamson Building
- LEFTWICH, CHARLES W.**—Columbus, Ohio
 Farm Bureau Mutual Auto Ins. Co.
 246 N. High Street
- LEGRAND, JOHN Q.**—Wilmington, N. C.
 Murchison Building
- LESEMANN, RALPH F.**—East St. Louis, Ill.
 Baker, Lesemann, Kagy & Wagner
 Murphy Building
- LEVI, CLYDE R.**—Ashland, Ky.
 Gaylord Building
- LEVIN, HARRY O.**—Baltimore, Md.
 Union Trust Building
- LEVIN, SAMUEL**—Chicago, Ill.
 105 South LaSalle Street
- LEVINESS, CHARLES T., III**—Baltimore, Md.
 Hargest, LeViness, Duckett & McGlannan
 Munsey Building
- LEVIT, BERT W.**—San Francisco, Calif.
 Long & Levit
 Merchants Exchange
- LEVY, ADRIAN F.**—Galveston, Tex.
 Levy & Levy
 United States National Bank Building
- LEWIS, I. K.**—Duluth, Minn.
 Lewis, Grannis & Underhill
 First National Bank Building
- LEWIS, I. K.**—Minneapolis, Minn.
 Rand Tower
- LEWIS, R. K.**—West Palm Beach, Fla.
 Earnest & Lewis
 Guaranty Building
- LEWIS, SETH**—Opelousas, La.
 Lewis & Lewis
 Shute Building
- LIGHTFOOT, JEWEL P.**—Fort Worth, Tex.
 Lightfoot, Robertson, Saunders & Gano
 W. T. Waggoner Building
- LILLY, A. J.**—Baltimore, Md.
 Maryland Casualty Company
- LIMBACH, ARTHUR L.**—New Philadelphia, Ohio
 Wilkin, Fisher & Limbach
 The Ohio Savings & Trust Building
- LIPSCOMB, THOMAS E.**—Cleveland, Ohio
 Thompson, Hine & Flory
 Guardian Building
- LIPSCOMB, WILLIAM**—Dallas, Texas
 Malone, Lipscomb, White & Seay
 Southland Building
- LITOWICH, B. I.**—Salina, Kas.
 Burch, Litowich & Royce
 United Life Building
- LITTLE, WILLIAM F.**—Evansville, Ind.
 LaFollette, Little & McCray
 Citizens Bank Building
- LIVINGSTON, DAVID**—San Francisco, Cal.
 Livingston & Livingston
 Russ Building
- LLOYD, FRANK T., JR.**—Camden, N. J.
 Starr, Summerill & Lloyd
 4th & Market Streets
- LLOYD, L. DUNCAN**—Chicago, Ill.
 Lord, Bissell & Kadyk
 135 South LaSalle Street
- LOCKE, C. H., K. C.**—Vancouver, B. C.
 Locke, Lane & Nicholson
 Rogers Building
- LOCKE, HERBERT E.**—Augusta, Maine
 Locke, Campbell & Reid
 Depositors Trust Building
- LOEB, EDWIN J.**—Los Angeles, Cal.
 Loeb & Loeb
 Pacific Mutual Building
- LOGAN, GEORGE B.**—St. Louis, Mo.
 Cobbs, Logan, Ross & Armstrong
 506 Olive Street
- LONDON, J. L.**—St. Louis, Mo.
 Leahy, Walther, Hecker & Ely
 National Bank of Commerce Building
- LOOMIS, OLIVER M.**—South Bend, Ind.
 Loomis & Hartzler
 Odd Fellows Building
- LOOSE, J. C.**—Mauch Chunk, Pa.
 J. C. & A. S. Loose
 3 Broadway

LOUCKS, PERRY F.—Watertown, S. D.
Perry F. Loucks & Alan L. Austin
Way-Penny Building

LOWE, R. E.—Spokane, Wash.
Danson, Lowe & Danson
Paulson Building

LOWRY, EDWARD G., JR.—Baltimore, Md.
Maryland Casualty Co.
701 West 40th Street

LUCIER, ALVIN A.—Nashua, N. H.
Second National Bank Bldg.

LUHN, JOHN A.—Baltimore, Md.
Fidelity & Deposit Co. of Maryland

LUMPKIN, ALVA M.—Columbia, S. C.
Thomas, Lumpkin & Cain
Central Union Building

LUSK, JOHN A., JR.—Gadsden, Ala.
Goodhue & Lusk
First National Bank Building

LYON, CLIFFORD S.—Holyoke, Mass.
Green, Bennett & Lyon
56 Suffolk Street

M

MACCARTER, WILLIAM J., JR.—Chester, Penn.
Crozer Building

MACNAMARA, H. S.—Chicago, Ill.
Federal Life Insurance Company
168 North Michigan Avenue

MADDIN, JOHN KEITH—Nashville, Tenn.
Maddin & Maddin
American National Bank Building

MADISON, GEORGE T.—Bastrop, La.
Madison, Madison & Files
P. O. Box 308

MADISON, J. G.—Tuscaloosa, Ala.
Foster, Rice and Foster

MAGUIRE, RAYMER F.—Orlando, Fla.
Maguire & Voorhis
Florida Bank Building

MAHER, JOHN F.—Greenville, Ohio
529 Broadway

MAHONEY, WILLIAM B.—Portland, Maine
120 Exchange Street

MANIER, MILLER—Nashville, Tenn.
Manier & Crouch
Baxter Building

MANN, FRANK C.—Springfield, Mo.
Mann & Mann
Landers Building

MANN, SAM H., JR.—St. Petersburg, Fla.
Bussey, Mann & Barton
Southern National Bank Building

MARBLE, HARRY E.—Cincinnati, Ohio
Marble & Vordenberg
Union Central Building

MARCHAL, VERNON L.—Greenville, Ohio
Maher & Marchal
529½ Broadway

MARKEL, EDWIN C.—Philadelphia, Pa.
Gen. Atty. Gen Acc. Fire & Life Assur. Corp.
414 Walnut Street

MARKER, H. E.—Greensburg, Penn.
Marker & Rial
Huff Building

MARKLEY, EDWARD A.—Jersey City, N. J.
1 Exchange Place

MARKS, SAM R.—Jacksonville, Fla.
Marks, Marks, Holt, Gray & Yates
Graham Building

MARKS, SUMTER D.—New Orleans, La.
Spencer, Phelps, Dunbar & Marks
United Fruit Company Building

MARRINER, RUFUS S.—Washington, Pa.
Marriner & Wiley
Washington Trust Building

MARRYOTT, FRANKLIN J.—Boston, Mass.
Liberty Mutual Insurance Company
175 Berkeley Street

MARSH, R. T.—Erie, Pa.
Marsh, Spaeder, Himebaugh & Baur
Ariel Building

MARSHALL, E. A.—Huntington, W. Va.
Fitzpatrick, Brown & Davis
First Huntington National Bank Building

MARTIN, CLARENCE E.—Martinsburg, W. Va.
Martin, Seibert & Beall
The Peoples Trust Building

MARTIN, FRANK J.—Gadsden, Ala.
Hood, Inzer, Martin & Suttle
American National Bank Bldg.

MARTIN, GEORGE D.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building

MARTIN, JOHN B.—Philadelphia, Pa.
Duane, Morris & Heckscher
Land Title Building

MARTIN, RAY—Toledo, Ohio
Martin & Martin
Spitzer Building

MARVIN, HOBART R.—New York City
Standard Surety & Cas. Co. of New York
80 John Street

MASON, STEVENS T.—Detroit, Mich.
Mason, Davidson & Mansfield
National Bank Building

MATHES, WM. C.—Los Angeles, Cal.
Mathes & Sheppard
458 South Spring Street

MATTHEWS, WM. M.—Dayton, Ohio
Matthews & Matthews
25 North Main Street

MATZ, EDMUND L.—Bellaire, Ohio
First National Bank Building

MAURICE, STEWART—New York City
149 Broadway

MAY, ALBERT E.—Omaha, Neb.
Swarr, May & Royce
Keeline Building

MAY, JAMES B.—New York City
American Surety Company
100 Broadway

MAY, JOHN G., JR.—Richmond, Va.
Sinnott & May
Richmond Trust Bldg.

MAYER, CHARLES L.—Shreveport, La.
Jackson & Mayer
Giddens Lane Building

MAYNARD, WILLIAM C.—Schenectady, N. Y.
Naylon, Maynard, Smith & Peters
505 State Street

MAYNE, WALTER R.—St. Louis, Mo.
Fordyce, White, Mayne, Williams & Hartman
506 Olive Street

MEHIGAN, IRVING PATRICK—Milwaukee, Wisc.
Burns, Mehigan & Schoen
208 E. Wisconsin Avenue

- MELSON, GARTH B.—Indianapolis, Ind.
Robinson, Symmes & Melson
613 State Life Building
- MERLEY, K. L.—Chicago, Ill.
Federal Life Ins. Co.
168 N. Michigan Ave.
- MERRELL, C. F.—Indianapolis, Ind.
Slaymaker, Merrell & Locke
Consolidated Building
- MERRILL, EDWARD F.—Skowhegan, Maine
Merrill & Merrill
Merrill Block
- MERRILL, HUGH D.—Anniston, Ala.
Merrill, Jones & Merrill
Commercial National Bank Building
- MERRIMON, JAMES G.—Asheville, N. C.
15 Church Street
- MERRITT, RICHARD H.—Pensacola, Fla.
American National Bank Building
- MERSHON, M. L.—Miami, Fla.
Evans, Mershon & Sawyer
First National Bank Building
- MESSER, FRANK F.—Iowa City, Iowa
Messer & Cahill
Johnson County Bank Building
- METCALF, JOHN T.—Winchester, Ky.
Jouett & Metcalf
McEldowney Building
- METCALF, WILLIAM P.—Memphis, Tenn.
Exchange Building
- MERLEY, K. L.—Chicago, Ill.
Federal Life Insurance Company
168 North Michigan Avenue
- MEYER, EDWARD R.—Zanesville, Ohio
Meyer, Johnson & Kincaid
Citizens National Bank Building
- MEYERS, ALLEN—Topeka, Kan.
Baker & Meyers
Columbian Building
- MICHAEL, MAX—Athens, Ga.
Green & Michael
Southern Mutual Building
- MICHAELS, WILLIAM C.—Kansas City, Mo.
Michaels, Blackmar, Newkirk, Eager & Swanson
Commerce Building
- MIDDLEBROOKS, GROVER—Atlanta, Ga.
Bryan, Middlebrooks & Carter
Citizens & Southern Bank Building
- MILAM, ARTHUR Y.—Jacksonville, Fla.
Milam, McIlvaine & Milam
Greenleaf Building
- MILLER, CHARLES CARROLL—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building
- MILLER, JESSE A.—Des Moines, Iowa
Miller, Huebner & Miller
Equitable Building
- MILLER, J. WESTON—Springfield, Mo.
Landers Building
- MILLER, VAUGHN—Chattanooga, Tenn.
Miller, Miller & Martin
Volunteer Life Building
- MILLS, BALLINGER—Galveston, Tex.
Terry, Cavin & Mills
Union Station Building
- MILLS, EARL C.—Des Moines, Iowa
Southern Surety Building
- MILTON, CHARLES C.—Worcester, Mass.
340 Main Street
- MINNICH, G. A.—Carroll, Iowa
Helmer & Minnich
- MITCHELL, JAMES E.—Bangor, Maine
Eastern Trust Building
- MEYERS, ALLEN—Topeka, Kan.
Baker & Meyers
Columbian Building
- MOIST, RONALD F.—Clarksburg, W. Va.
Empire Building
- MONNET, J. C., JR.—Oklahoma City, Okla.
Ames, Cochran, Monnet, Hayes & Ames
First National Building
- MONTGOMERY, RICHARD B., JR.—New Orleans, La.
Montgomery & Montgomery
Canal Bank Building
- MOORE, BENJAMIN ALLSTON—Charleston, S. C.
Moore & Mouzon
One Broad Street
- MOORE, HARRY FRANKLIN—Washington, Penn.
Moore & Gourley
Washington Trust Building
- MOORE, JOHN W. D.—Columbus, Ohio
2910 A. I. U. Building
- MOREHEAD, CHARLES A.—Miami, Fla.
Hawthorne & Morehead
Ingraham Building
- MORENO, ARTHUR A.—New Orleans, La.
Lemle, Moreno & Lemle
Hibernia Bank Building
- MORFORD, JAMES R.—Wilmington, Del.
Marvel, Morford, Ward & Logan
Delaware Trust Building
- MORGAN, B. L.—Amarillo, Tex.
Morgan, Culton, Morgan & Britain
Oliver Eakle Building
- MORRIS, CHARLES W.—Louisville, Ky.
Marion E. Taylor Building
- MORRIS, LARRY W.—Houston, Texas
Sewell, Taylor, Morris & Garwood
Second National Bank Building
- MORRIS, LESLIE W.—Frankfort, Ky.
Farmers Deposit Bank Building
- MORRIS, STANLEY C.—Charleston, W. Va., and
Clarksburg, W. Va.
Steptoe & Johnson
- MORROW, CHESTER F.—Baltimore, Md.
Niles, Barton, Morrow & Yost
Baltimore Life Building
- MORSE, RUPERT G.—Kansas City, Mo.
Insurance Exchange Building
- MORTON, R. A. D.—El Paso, Tex.
First National Bank Building
- MOSEMAN, EDWARD—Detroit, Mich.
640 Temple Avenue
- MOSER, HENRY S.—Chicago, Ill.
Sonnenschein, Berkson, Lautmann, Levinson &
Morse
77 W. Washington Street
- MOSER, W. EDWIN—St. Louis, Mo.
Moser, Marsalek & Dearing
Pierce Building
- MOSES, HENRY C.—New York City
Moses, Nehrbus & Tyler
20 Pine Street
- MOSMAN, O. C.—Kansas City, Mo.
Bryant Building
- MOUNT, THOMAS F.—Philadelphia, Pa.
Rawle & Henderson
Packard Building

MOYSE, HERMAN—Baton Rouge, La.
Laycock & Moyse
Triad Building

MUDD, J. P.—Birmingham, Ala.
Massey Building

MULLEN, LLOYD J.—Oklahoma City, Okla.
Braniff Building

MUNGALL, DANIEL—Philadelphia, Pa.
General Accident Fire & Life Assur. Corp., Ltd.
414 Walnut Street

MURPHY, DAVID A.—Kansas City, Mo.
Harding, Murphy & Tucker
Scarritt Building

MURPHY, JAMES R. (RAY)—New York City
Association of Casualty & Surety Executives
60 John Street

MURPHY, JOSEPH B.—Syracuse, N. Y.
Murphy, Mawhinney & Young
State Tower Building

MURPHY, KENNETH J.—Los Angeles, Cal.
1033 South Hope Street

MURRAY, CLAPHAM, JR.—Baltimore, Md.
Maryland Casualty Co.

MURRAY, GEORGE C.—Sheldon, Iowa
Security Investment Building

MURRAY, JAMES L.—Indianapolis, Ind.
Murray & Mannon
Insurance Building

MUSE, LEONARD G.—Roanoke, Va.
Woods, Chitwood, Coxe & Rogers
Boxley Building

MYERS, S. P.—Racine, Wis.
Thompson, Myers & Helm
526 Monument Square

Mc

MCALISTER, DAVID I.—Washington, Pa.
Hughes, McAlister & Zelt
63 S. Main Street

MCALLISTER, FRANK W.—Kansas City, Mo.
McAllister, Humphrey, Pew & Broadus
Rialto Building

McAVOY, MALCOLM—Cincinnati, Ohio
Gwynne Building

MCALL, HARRY—New Orleans, La.
Denegre, Leovy & Chaffe
Whitney Building

McCAMEY, HAROLD E.—Pittsburgh, Pa.
Dickie, Robinson & McCamey
Grant Building

McCARY, JOE T.—Nashville, Tenn.
Gullette & McCary
Harry Nichol Building

McCASLIN, WM. R.—Grand Rapids, Mich.
Alexander, McCaslin & Cholette
First National Bank Building

McCLATCHEY, DEVEREAUX F.—Atlanta, Ga.
Hirsch & Smith

McCOMAS, CHARLES H.—Baltimore, Md.
Fidelity & Deposit Co. of Maryland
Fidelity Building

McCOMB, EDGAR—Denver, Col.
First National Bank Building

McCONNELL, D. H.—Pittsburgh, Pa.
Law & Finance Building

McCORMICK, GROVER N.—Memphis, Tenn.
Exchange Building

McCORMICK, ROBERT M.—New York City
McCormick & Eckel
55 Liberty Street

McCOWEN, HARRY S.—Atlanta, Ga.
Hurt Building

McCoy, CHARLES A.—Lake Charles, La.
McCoy & King
Weber Building

McCray, HERMAN L.—Evansville, Ind.
LaFollette, Little & McCray
Citizens Bank Building

McCREERY, DONALD C.—Denver, Col.
Lee, Shaw & McCreery
First National Bank Building

McDONALD, W. PERCY—Memphis, Tenn.
McDonald & McDonald
Commerce Title Building

McELRAEVY, JOHN, JR.—Brooklyn, N. Y.
50 Court Street

McFALL, JOHN M.—Baltimore, Md.
U. S. Fidelity & Guaranty Co.

McGINN, DENIS—Escanaba, Mich.
McGinn & Kueber
1103 Ludington Street

McGOUGH, PAUL J.—Minneapolis, Minn.
Cobb, Hoke, Benson, Krause & Faegre
Northwestern National Bank Building

McGUGIN, DAN E., JR.—Nashville, Tenn.
Aust, McGugin & Cochran
American Trust Building

McHANEY, POWELL R.—St. Louis, Mo.
Syndicate Trust Building

McILVAINE, EUGENE T.—Jacksonville, Fla.
Milam, McIlvaine & Milam
Greenleaf Building

McKAY, JOHN G.—Miami, Fla.

McKay, Dixon & DeJarnette
First National Bank Building

McKELVEY, W. R.—Seattle, Wash.
Skeel, McKelvey, Henke, Evenson & Uhlmann
Insurance Building

McKINLEY, WILLIAM—Chicago, Ill.
McKinley, Price & Quindry
33 North LaSalle Street

McLAUGHLIN, CHAS. F.—Omaha, Neb.
Gaines, McGilton, McLaughlin & Gaines
City National Bank Building

McLAURIN, COLIN CAMPBELL—Calgary, Alb. Can.
Fenerty & McLaurin
Insurance Exchange Building

McLEAN, DICKSON—Lumberton, N. C.
McLean & Stacy
National Bank of Lumberton Building

McLendon, L. P.—Greensboro, N. C.
Brooks, McLendon & Holderness
Security National Bank Bldg.

McLEOD, WILLIAM—Mobile, Ala.
McCorvey, McLeod, Turner & Rogers
Merchants National Bank Building

McLOUGHLIN, JAMES J.—New York City
111 Broadway

McNALLY, L. P.—Minneapolis, Minn.
Stinchfield, Mackall, Crounse, McNally & Moore
First National-Soo Line Building

McNAMARA, WILLIAM F.—Chicago, Ill.
Fidelity & Casualty Company
135 So. LaSalle Street

MCNEAL, HARLEY J.—Cleveland, Ohio
John H. McNeal and Harley J. McNeal
Auditorium Building
MCNEAL, JOHN H.—Cleveland, Ohio
1367 East 6th Street
MCNETT, WALTER—Ottumwa, Iowa
McNett, Kuhns & Brown
106 North Market Street
MCVAY, DON—Leroy, Ohio
General Counsel, Ohio Farmers Ins. Co.
MCVEY, EDMUND H.—Kansas City, Mo.
Commerce Building

N

NAMAN, W. W.—Waco, Tex.
Naman & Howell
Professional Building
NANGLE, JOHN J.—St. Louis, Mo.
407 N. 8th Street
NASH, FRANCIS M.—Bradford, Penn.
Nash & Mutzabaugh
City Hall
NAUGHT, GEO. L.—New York City
General Counsel, American Surety Co. & New
York Casualty Co.
100 Broadway
NAUS, GEORGE M.—San Francisco, Cal.
Alexander Building
NAVE, FREDERIC G.—Tucson, Ariz.
Valley National Bank Bldg.
NEALE, BEN M.—Springfield, Mo.
Neale, Newman & Turner
Woodruff Building
NEELY, ROBERT D.—Omaha, Neb.
Dressler & Neely
Brandeis Theater Building
NELSON, ARTHUR E.—St. Paul, Minn.
Nelson, Mohan & Levy
Pioneer Building
NELSON, P. H.—Columbia, S. C.
Nelson, Mullins & Grier
Central Union Building
NELSON, ROBERT M.—Memphis, Tenn.
Columbian Mutual Tower
NESBIT, FRANK F.—Washington, D. C.
Nesbit, Pledger & Egerton
Metropolitan Bank Building
NESBITT, FRANK W.—Wheeling, W. Va.
Nesbitt & Nesbitt
Riley Law Building
NESBITT, RUSSELL G.—Wheeling, W. Va.
Nesbitt & Nesbitt
Riley Law Building
NEW, JACOB S.—Baltimore, Md.
Fidelity Building
NEWMAN, HARRISS—Wilmington, N. C.
Murchison Building
NICHOLS, HENRY W.—New York City
Vice-President and General Counsel, National
Surety Corporation
4 Albany Street
NICHOLSON, ROBERT J.—Youngstown, Ohio
Mahoning Bank Building
NIEHAUS, JOHN M., JR.—Peoria, Ill.
Shurtleff & Niehaus
Central National Bank Building
NILLES, HERBERT G.—Fargo, N. D.
Nilles, Oehlert & Nilles
New Black Building

NIX, ABIT—Athens, Ga.
Erwin & Nix
Southern Mutual Building
NOLAN, HENRY G.—Calgary, Alberta, Canada
Bennett, Hannah & Sanford
Lancaster Building
NOLL, ROBERT M.—Marietta, Ohio
Peoples Bank Building
NOONE, CHARLES A.—Chattanooga, Tenn.
First National Bank Building
NORMANN, FRANK S.—New Orleans, La.
Normann & McMahon
Hibernia Bank Bldg.
NOTNAGEL, LELAND H.—Toledo, Ohio
Marshall, Melhorn, Davies, Wall & Bloch
Spitzer Building
NUGENT, JAMES E.—Kansas City, Mo.
Morrison, Nugent, Byers & Johns
Bryant Building
NULTON, P. E.—Pittsburg, Kas.
Nulton & Letton
First National Bank Building

O

O'BRIEN, MATTHEW J.—Chicago, Ill.
O'Brien & Hanrahan
141 West Jackson Boulevard
ODOM, H. TALBOT—Greenwood, Miss.
O'FARRELL, WILLIAM T.—Charleston, W. Va.
Brown, Jackson & Knight
Kanawaka Valley Building
O'KEEFE, ARTHUR B.—New Haven, Conn.
153 Court Street
OLIVER, ALLEN—Cape Girardeau, Mo.
Oliver & Oliver
Himmelberger-Harrison Building
OMAN, RALPH—Topeka, Kansas
Stone, McClure, Webb, Johnson & Oman
National Reserve Building
O'NEILL, EDWARD T.—Fond du Lac, Wisc.
Duffy, Duffy & Hanson
104 S. Main Street
ORLANDO, SAMUEL P.—Camden, N. J.
West Jersey Trust Building
ORR, CHARLES N.—St. Paul, Minn.
Orr, Stark & Kidder
Minnesota Building
OSBORNE, H. P.—Jacksonville, Fla.
Knight, Adair, Cooper & Osborne
Box 537
O'SULLIVAN, J. FRANCIS—Kansas City, Mo.
Gloyd Building
OWENS, GROVER T.—Little Rock, Ark.
Exchange Bank Building
OXToby, JAMES V.—Detroit, Mich.
Oxtoby, Robison & Hull
Dime Savings Bank Building

P

PALMER, RAY G.—Duluth, Minn.
Hunt & Palmer
Lonsdale Building
PARKER, ALEX W.—Richmond, Va.
Christian, Barton & Parker
Mutual Building
PARKER, LEO B.—Kansas City, Mo.
Parker & Knipmeyer
900 Waltham Bldg.

- PARRY, R. P.—Twin Falls, Idaho
Walters, Parry & Thoman
First National Bank Building
- PATTERSON, GILES J.—Jacksonville, Fla.
Florida National Bank Building
- PATTERSON, J. B.—Wichita, Kan.
Hershberger, Patterson & Hook
Union National Bank Building
- PATTERSON, W. E.—Prescott, Ariz.
Norris and Patterson
Valley Bank Building
- PAYNE, ROBERT G.—Dallas, Tex.
Robertson, Leachman, Payne, Gardere & Lancaster
Republic Bank Building
- PEEBLES, JAMES McADEN—Nashville, Tenn.
Tyne, Peebles, Henry & Tyne
National Building
- PELGRIFT, DeLANCEY—Hartford, Conn.
Pelgrift & Blumenfeld
49 Pearl Street
- PENDER, WM. C.—Norfolk, Va.
Foreman, Pender & Dyer
Law Building
- PENTECOST, F. J.—Henderson, Ky.
Pentecost & Dorsey
Ohio Valley Banking & Trust Building
- PERRY, BEN ETT H.—Henderson, N. C.
Perry & Kittrell
Law Building
- PERRY, EUGENE D.—Des Moines, Iowa
Stipp, Perry, Bannister & Starzinger
Bankers Trust Building
- PETRINI, JAMES—Bakersfield, Calif.
Borton, Petrini, Conron & Borton
Professional Building
- PETTUS, E. W.—Selma, Ala.
Pettus & Fuller
- PFAU, WILLIAM E.—Youngstown, Ohio
Union National Bank Building
- PHELAN, THOMAS N.—Toronto, Ontario, Canada
Phelan & Richardson
Federal Building
- PICKENS, OWEN—Indianapolis, Ind.
Pickens, Gause, Gilliom & Pickens
Fletcher Trust Building
- PICKREL, WM. G.—Dayton, Ohio
Pickrel, Schaeffer & Eberling
Union Trust Building
- PIERCE, CLAYTON B.—Oklahoma City, Okla.
Pierce & Rucker
First National Bank Building
- PIERSON, WELCOME D.—Oklahoma City, Okla.
Short & Pierson
First National Building
- PIKE, MILES N.—Reno, Nev.
Ayres, Gardiner & Pike
P. O. Box 2465
- PIRNE, NELSON R.—Albany, N. Y.
Ainsworth & Sullivan
State Bank Building
- PITTS, J. L.—Alexandria, La.
Hawthorn, Stafford & Pitts
Guaranty Bank Building
- PITTS, WILLIAM McLEAN—Selma, Ala.
Pitts & Pitts
1008½ Water Avenue
- PLATZ, HENRY A.—Lansing, Mich.
Wolverine Insurance Company
- PLAUCHE, S. W.—Lake Charles, La.
Plauche & Plauche
Weber Building
- POISSON, LOUIS J.—Wilmington, N. C.
Poisson & Campbell
Tide Water Building
- POMERENE, WARNER M.—Coshocton, Ohio
Pomerene, Pomerene & Burns
Coshocton National Bank Building
- POND, PHILIP—New Haven, Conn.
Pond, Morgan & Morse
39 Church Street
- PONTIUS, HUBERT C.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building
- POORE, HARRY T.—Knoxville, Tenn.
Poore, Kramer & Testerman
Fidelity Bankers Building
- POPE, FREDERICK A.—Somerville, N. J.
Pope Building
- POPPER, JOSEPH W.—Macon, Ga.
Georgia Casualty Building
- PORTEOUS, WM. A., JR.—New Orleans, La.
Porteous, Johnson & Humphrey
American Bank Building
- POTTER, RALPH F.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery
- POWELL, ARTHUR G.—Atlanta, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.
- POWERS, E. CLEM—Atlanta, Ga.
Jones, Powers & Williams
Citizens & Southern National Bank Building
- POWERS, LELAND—Boston, Mass.
Powers & Hall
30 Federal Street
- PRICE, PAUL E.—Chicago, Ill.
McKinley, Price & Quindry
33 North LaSalle Street
- PRICKETT, WILLIAM—Wilmington, Del.
Delaware Trust Building
- PRINGLE, SAMUEL W.—Pittsburgh, Penn.
Dalzell, McFall & Pringle
450 Fourth Avenue
- PROCTOR, CHARLES W.—Worcester, Mass.
Proctor & Walker
390 Main Street
- PRYOR, THOMAS BRADY, JR.—Fort Smith, Ark.
Pryor & Pryor
Merchants National Bank Building
- PUCHNER, R. E.—Wausau, Wisc.
Bird, Smith, Okoneski & Puchner
Marathon Finance Building
- PUTNAM, C. C.—Des Moines, Iowa
D. M. Building

Q

- QUAY, EUGENE—Chicago, Ill.
Bankers Building
- QUINLIVAN, RAY J.—St. Cloud, Minn.
Atwood & Quinlivan
Western Union Building
- QUINN, HENRY I.—Washington, D. C.
Woodward Building

R

- RALEY, DONALD W.—Canton, Ohio
 Lynch, Day, Pontius & Lynch
 First National Bank Building
- RAMEY, T. B., JR.—Tyler, Tex.
 Ramey, Calhoun & Marsh
 Citizens National Bank Building
- RANDOLPH, C. A.—Kansas City, Mo.
 Commerce Building
- RAY, PAUL H.—Salt Lake City, Utah
 Bagley, Judd & Ray
 Kearns Building
- REAVILL, R. B.—Duluth, Minn.
 Baldwin, Holmes, Mayall & Reavill
 Alworth Building
- REDFORD, CARROLL M.—Glasgow, Ky.
 Richardson & Redford
 Farmers National Bank Building
- REED, CLYDE—Fort Wayne, Ind.
 Eggeon, Reed & Cleland
 Old First Bank Building
- REED, H. M.—Waterloo, Iowa
 Reed, Beers & Graham
 Black Building
- REED, WM. L.—Miami, Fla.
 Kurtz & Reed
 Security Building
- REEDER, P. E.—Kansas City, Mo.
 Winger, Reeder & Barker
 Waltower Building
- REEDER, WM. O.—St. Louis, Mo.
 Sullivan, Reeder & Finley
 Ambassador Building
- REEVES, G. L.—Tampa, Fla.
 P. O. Box 2111
- REIDY, BEN T.—Rock Island, Ill.
 Huber & Reidy
 Manufacturers Building
- REINHART, PATRICK D.—Waynesburg, Penn.
 Kyle & Reinhart
 Peoples Bank Building
- RHODES, FREDERICK ATLAS—Kansas City, Mo.
 Central Surety & Insurance Corporation
 P. O. Box 207
- RIAL, WILLIAM S.—Greensburg, Penn.
 Marker & Rial
 Huff Building
- RICE, ROBERT H.—Elyria, Ohio
 Elyria Savings Building
- RICH, ERNEST A.—Minneapolis, Minn.
 First National Soo-Line Bldg.
- RICH, GUY V.—Bogalusa, La.
 Rich & Richardson
 Washington Bank & Trust Co. Bldg.
- RICHARDSON, CHESTER D.—Kenosha, Wis.
 Dale Building
- RICHARDSON, FORREST E.—Portland, Maine
 Robinson & Richardson
 85 Exchange Street
- RICHARDSON, JOHN E.—Glasgow, Ky.
 Richardson & Redford
 Farmers National Bank Building
- RIVERS, GEORGE L. BUIST—Charleston, S. C.
 Hagood, Rivers & Young
 28 Broad Street
- RIVES, AL G.—Birmingham, Ala.
 Smith, Windham, Jackson & Rives
 Massey Building
- ROACH, J. GORDON—McCombs, Miss.
 Roach & Jones
- ROAN, FRANK J.—Newark, N. J.
 Commercial Casualty Ins. Co.
 10 Park Place
- ROBERTS, E. A.—St. Paul, Minnesota
 The Minnesota Mutual Life Ins. Co.
 156 East Sixth Street
- ROBERTS, H. MELVIN—Cleveland, Ohio
 Howell, Roberts & Duncan
 Guardian Building
- ROBERTS, M. M.—Hattiesburg, Miss.
 Heidelberg & Roberts
 Citizens Bank Building
- ROBERTS, MELVIN M.—Cleveland, Ohio
 Howell, Roberts & Duncan
 Guardian Building
- ROBERTSON, D. CURTIS—New York City
 Gen. Counsel Guardian Life Ins. Co. of Am.
 50 Union Square
- ROBERTSON, J. B.—Kansas City, Mo.
 Employers Reinsurance Corporation
 Insurance Exchange Building
- ROBINETTE, IVAN—Phoenix, Ariz.
 Gust, Rosenfeld, Divilbess, Robinette & Coolidge
 Professional Building
- ROBINSON, CLEMENT F.—Portland, Maine
 Robinson & Richardson
 85 Exchange Street
- ROBINSON, HOWARD L.—Clarksburg, W. Va.
 Robinson & Stump
 Union Bank Building
- ROCAP, JAMES E.—Indianapolis, Ind.
 Rocap & Rocap
 129 East Market Street
- RODEY, PEARCE CODDINGTON—Albuquerque, N. M.
 Rodey & Dickason
 Box 422
- RODGERS, HARRY E.—Grand Rapids, Mich.
 Gen. Counsel, Preferred Auto Ins. Co.
 Rodgers & Dunn
 Michigan Trust Building
- RODGERS, R. W., JR.—Texarkana, Ark. (also Texas)
 Rodgers & Rodgers
 Hart Building
- RODGERS, R. W.—Texarkana, Ark. (also Texas)
 Rodgers & Rodgers
 Hart Building
- ROGOSKI, ALEXIS J.—Muskegon, Mich.
 Hackley Union Bank Bldg.
- ROMANACH, GUILLERMO DIAZ—Havana, Cuba
 Obispo No. 53, The Trust Company Bldg.
- ROSE, GEORGE B.—Little Rock, Ark.
 Rose, Loughborough, Dobyns & House
 Box 1190
- ROSEBERRY, CLARENCE D.—Le Mars, Iowa
 Roseberry & Pitts
 30½ Plymouth Street, S. W.
- ROSEWATER, STANLEY M.—Omaha, Neb.
 Rosewater, Mecham, Shackelford & Stoebr
 City National Bank Building
- ROTCHFORD, HUGH B.—Los Angeles, Calif.
 Fidelity Building
- ROWE, ROYCE G.—Chicago, Ill.
 Lumbermens Mutual Casualty Co.
 4750 Sheridan Road
- RUARK, ROBERT—Raleigh, N. C.
 Ruark & Ruark
 Lawyers Building

RUDOLPH, HAROLD W.—New York City
80 John Street

RUNALS, CLARENCE R.—Niagara Falls, N. Y.
Franchot, Runals, Cohen, Taylor & Rickert
Gluck Building

RUNKLE, CLARENCE B.—Los Angeles, Cal.
650 South Spring Street

RUSSELL, DONALD—Spartanburg, S. C.
Nicholls, Wyche & Russell
Cleveland Law Building

RUST, ADLAI H.—Bloomington, Ill.
Gen. Counsel State Farm Mutual Auto Ins. Co.
State Farm Mutual Building

RYAN, JOHN E., JR.—Seattle, Wash.
Ryan, Askren & Ryan
Northern Life Tower

RYAN, LEWIS C.—Syracuse, N. Y.
Hancock, Dorr, Ryan & Shove
Hills Building

RYAN, WILLIAM A.—Chicago, Ill.
Ryan, Condon & Livingston
231 S. LaSalle Street

RYAN, WILLIAM M.—Houston, Texas
Baker, Botts, Andrews & Wharton
Esperson Building

S

SALMON, DEL B.—Schenectady, N. Y.
521 State Street

SAMPSON, WILLIAM—Harlan, Ky.

SANTRY, WILLIAM F.—Oneida, N. Y.
Coville & Santry
112 Farrier Avenue

SAPP, ARMISTEAD W.—Greensboro, N. C.
Sapp & Sapp
Dixie Building

SARGENT, A. H.—Cedar Rapids, Iowa
Deacon, Sargent & Spangler
Merchants National Bank Building

SAWYER, E. W.—New York City
National Bureau of Casualty & Surety Under-
writers
60 John Street

SAWYER, HERBERT S.—Miami, Fla.
Evans, Mershon & Sawyer
First National Bank Building

SAXBY, RUSSELL G.—Columbus, Ohio
A. I. U. Building

SCHENCK, WILLIAM E.—New York City
U. S. Guarantee Company
90 John Street

SCHERER, L. L.—Beckley, W. Va.
File, File & Scherer
Bank of Raleigh Building

SCHINDEL, JOHN R.—Cincinnati, Ohio
Waite, Schindel & Bayless
Union Central Life Building

SCHISLER, J. HARRY—Baltimore, Md.
Fidelity & Deposit Co. of Maryland
Fidelity Building

SCHLIPP, ALBERT W.—Springfield, Ill.
Brown, Hay & Stephens
First National Bank Building

SCHLOSSER, JOHN H.—Milwaukee, Wis.
Bendinger, Hayes, Kluwin & Schlosser
735 N. Water Street

SCHLOTTHAUER, GEORGE MCD.—Madison, Wisc.
Grelle & Schlotthauer
105 Monona Avenue

SCHNEIDER, PHILIP J.—Cincinnati, Ohio
Waite, Schindel & Bayless
Union Central Building

SCHOENBORN, J. URLIN—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street

SCHROEDER, H. J.—Stevens Point, Wis.
Hardware Mutual Casualty Company

SCHWARTZ, MILTON H.—Los Angeles, Cal.
Loeb & Loeb
Pacific Mutual Building

SCHWARTZ, WILBUR C.—St. Louis, Mo.
722 Chestnut

SCOTT, PAUL W.—Huntington, W. Va.
Scott, Graham & Wisewell
First Huntington National Bank Building

SCROGGIE, LEE J.—Detroit, Mich.
Kerr, Lacey & Scroggie
Dime Bank Building

SEARL, WILLIAM C.—Lansing, Mich.
Vice-President and General Counsel, Auto-
Owners Insurance Co.
615 North Capitol Avenue

SEARS, BURTON P.—Evanston, Ill.
Associate General Counsel
Washington National Insurance Co.
610 Church Street

SEDGWICK, C. C.—Bellaire, Ohio
F. & M. National Bank Building

SEILER, ROBERT E.—Joplin, Mo.
Joplin National Bank Bldg.

SELLERS, CHARLES W.—Cleveland, Ohio
Thompson, Hine & Flory
Guardian Building

SELVIN, HERMAN F.—Los Angeles, Cal.
Loeb & Loeb
Pacific Mutual Building

SEMPLE, HAROLD A.—Providence, R. I.
Raymond & Semple
Union Trust Building

SEXTON, JOHN J.—St. Paul, Minn.
Sexton, Morduant, Kennedy & Carroll
Pioneer Building

SHACKELFORD, GEO. S., JR.—Roanoke, Va.
Cocke, Hazlegrove & Shackelford
Colonial-National Bank Building

SHACKLEFORD, R. W.—Tampa, Fla.
Shackelford, Ivy, Farrier & Shannon
Tampa Theater Building

SHAFROTH, MORRISON—Denver, Col.
Grant, Ellis, Shafroth & Toll
Equitable Building

SHANDS, J. W.—Jacksonville, Fla.
L'Engle & Shands
Law Exchange

SHAPIRO, JOSEPH G.—Bridgeport, Conn.
Shapiro, Goldstein & Brody
945 Main Street

SHAYLOR, CLYDE L.—Ashtabula, Ohio
National Bank Building

SHELTON, CHARLES B.—Atlanta, Ga.
Shelton, Pharr & Long
First National Bank Building

SHEPARD, NORMAN C.—Smithfield, N. C.
Abell & Shepard
Thornton Building

SHEPHERD, WM. VASS—Raleigh, N. C.
Shepherd & Shepherd
Capital Club Building

- SHERIDAN, BERNARD L.—Paola, Kansas
Sheridan, Sheridan & Bishop
Whitaker Building
- SHERIDAN, FRANK T.—Syracuse, N. Y.
Vann, Tuck, Sheridan & Sheridan
Dillaye Memorial Building
- SHERIFF, JOHN C.—Pittsburgh, Pa.
Sheriff, Lindsay, Weis & Hutchinson
Law & Finance Building
- SHERWOOD, HERBERT M.—Providence, R. I.
Sherwood & Clifford
Turks Head Building
- SHIELDS, DAN B.—Salt Lake City, Utah
Judge Building
- SHIPMAN, F. L.—Troy, Ohio
Shipman & Shipman
Peoples Building & Savings Building
- SHOHL, WALTER M.—Cincinnati, Ohio
Dinsmore, Shohl, Sawyer & Dinsmore
Union Central Building
- SHOTWELL, ALDEN T.—Monroe, La.
Shotwell & Brown
Ouachita National Bank Building
- SHOVER, FREDERICK J.—Philadelphia, Pa.
Commercial Trust Building
- SHUGART, HENRY M.—Kansas City, Mo.
Shugart & Johnson
Commerce Building
- SHULL, C. C.—Stroudsburg, Pa.
Shull & Shull
22 North Seventh Street
- SHULL, DELOSS P.—Sioux City, Iowa
Shull & Stilwell
Davidson Building
- SILIN, ISAAC J.—Erie, Pa.
Brooks, Curtze & Silin
Erie Trust Building
- SIMPSON, ARCHER R.—Springfield, Mass.
Simpson, Clason & Callahan
1200 Main Street
- SIMPSON, J. A.—Birmingham, Ala.
Lange, Simpson & Brantley
Frank Nelson Building
- SINNOTT, S. L.—Richmond, Va.
Sinnott & May
Richmond Trust Building
- SKEEL, E. L.—Seattle, Wash.
Skeel, McKelvy, Henke, Evenson & Uhlmann
Insurance Building
- SKEEN, J. H.—Baltimore, Md.
Emory, Beeuwkes, Skeen & Oppenheimer
First National Bank Building
- SLATON, JOHN M.—Atlanta, Ga.
22 Marietta St. Building
- SLAVEN, LANT R.—Williamson, W. Va.
Goodykoontz & Slaven
P. O. Box 1350
- SLOAN, MAURICE W.—Philadelphia, Pa.
Sloan & Sloan
1420 Walnut Street
- SMALL, HAROLD P.—Springfield, Mass.
1387 Main Street
- SMALLWOOD, ROBERT L., JR.—Oxford, Miss.
Smallwood & Darden
- SMITH, ARTHUR T.—Boston, Mass.
Elliott & Smith
10 Post Office Square
- SMITH, CARL H.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building
- SMITH, CHARLES F.—Wausau, Wisc.
Bird, Smith, Okoneski & Puchner
Marathon Finance Building
- SMITH, E. B.—Boise, Idaho
Idaho Building
- SMITH, EDWIN F.—Jersey City, N. J.
Edwards, Smith & Dawson
1 Exchange Place
- SMITH, FORREST S.—Jersey City, N. J.
Edwards, Smith & Dawson
1 Exchange Place
- SMITH, H. H.—Detroit, Mich.
Beaumont, Smith & Harris
Union Guardian Building
- SMITH, H. L.—Tulsa, Okla.
Smith & McMahon
Kennedy Building
- SMITH, HAROLD LEONARD—New York City
Hughes, Richards, Hubbard & Ewing
One Wall Street
- SMITH, JIM C.—Birmingham, Ala.
Smith, Windham, Jackson & Rives
Massey Building
- SMITH, JULIUS C.—Greensboro, N. C.
Gen. Counsel, Jefferson Standard Life Ins. Co.
Smith, Wharton & Hudgins
Jefferson Standard Building
- SMITH, SIDNEY—Atlanta, Ga.
William-Oliver Building
- SMITH, WILLIS—Raleigh, N. C.
Smith, Leach & Anderson
Security Bank Building
- SMITH, W. ERSKINE—Albemarle, N. C.
R. L. Smith & Sons
First National Bank Building
- SNATTINGER, IRWIN—Topeka, Kas.
Fisher & Snattinger
National Bank of Topeka Building
- SNOW, C. B.—Jackson, Miss.
Butler & Snow
Deposit Guaranty Bank Building
- SNOW, EDWARD L.—Meridian, Miss.
Jacobson & Snow
Miazza Woods Building
- SPAIN, FRANK E.—Birmingham, Ala.
Coleman, Spain, Stewart & Davies
Massey Building
- SPANGLER, H. E.—Cedar Rapids, Iowa
Deacon, Sargent & Spangler
Merchants National Bank Building
- SPEER, J. W.—Great Falls, Mont.
Speer & Hoffman
First National Bank Building
- SPRINKLE, PAUL C.—Kansas City, Mo.
Sprinkle & Knowles
Dierks Building
- STAFFORD, HAROLD E.—Chippewa Falls, Wis.
Stafford, Stafford and Norseng
First National Bank Building
- ST. CLAIR, EDWARD—Chicago, Ill.
North American Accident Ins. Co.
209 South LaSalle Street
- ST. LAURENT, LOUIS S., K. C.—Quebec, Canada
St. Laurent, Gagne, Devlin & Taschereau
65 St. Anne Street
- STAKELY, DAVIS F.—Montgomery, Ala.
Weil, Stakely & Cater
First National Bank Building

- STANLEY, W. E.—Wichita, Kas.
Long, Depew, Stanley, Weigand & Hook
First National Bank Building
- STANT, DONALD T.—Bristol, Va.
Stant & Roberts
Reynolds Arcade Building
- STEBBINS, L. A.—Chicago, Ill.
211 West Wacker Drive
- STEELE, GORDON—Buffalo, N. Y.
Steele & Schultz
Ellicott Square Building
- STEPHENS, OSCAR A.—Youngstown, Ohio
Stephens & Young
Mahoning Bank Building
- STERLING, PHILIP—Philadelphia, Pa.
Sterling & Willing
1616 Walnut Street
- STERRY, PHILIP C.—Los Angeles, Cal.
Gibson, Dunn & Crutcher
634 South Spring Street
- STEVENS, J. MORGAN—Jackson, Miss.
Stevens & Stevens
Standard Life Building
- STEVENS, J. MORGAN, JR.—Jackson, Miss.
Stevens & Stevens
Standard Life Building
- STEWART, DON W.—Lincoln, Neb.
Stewart, Stewart & Whitworth
Sharp Building
- STEWART, RALPH T.—Salt Lake City, Utah
Stewart, Stewart & Carter
Continental National Building
- STICHTER, WAYNE E.—Toledo, Ohio
Smith, Baker, Effler & Eastman
Home Bank Building
- STICKEL, FRED G., JR.—Newark, N. J.
Stickel & Stickel
11 Commerce Street
- STILWILL, C. F.—Sioux City, Iowa
Shull & Stilwill
Davidson Building
- STINSON, R. T.—Durant, Okla.
Box 83
- STOCKWELL, E. L.—Los Angeles, Cal.
Pacific Finance Building
- STONE, AYTCHMONDE P., JR.—Springfield, Mo.
Woodruff Building
- STONE, ROBERT—Topeka, Kas.
Stone, McClure, Webb, Johnson & Oman
National Reserve Building
- STOVER, WALTER—Watertown, S. D.
First Citizens National Bank Building
- STRITE EDWIN D.—Chambersburg, Pa.
Chambersburg Trust Company Building
- SULLIVAN, CHARLES B.—Albany, N. Y.
Ainsworth & Sullivan
State Bank Building
- SULLIVAN, JAMES W.—Lynn, Mass.
23 Central Avenue
- SULLIVAN, JOHN F.—Mandan, N. D.
First National Bank Building
- SUMMERS, JOHN H.—Columbus, Ohio
21 East State Street
- SUTHERLAND, ROBERT J.—Madison, Wis.
Schubring, Ryan, Peterson & Sutherland
The Power & Light Building
- SUTTLE, ROGER C.—Gadsden, Ala.
Hood, Inzer, Martin & Suttle
American National Bank Bldg.
- SWAINSON, CLARENCE A.—Cheyenne, Wyo.
Hynds Building
- SWARTZ, C. DONALD—Philadelphia, Pa.
Swartz, Campbell & Henry
Lincoln-Liberty Building
- SWEET, JOE G.—San Francisco, Cal.
Hadsell, Sweet, Ingalls & Lamb
Financial Center Building
- SWEITZER, J. MEARL—Wausau, Wis.
Gen. Counsel Employers Mut. Liab. Ins. Co.
502 3rd Street
- SWIFT, H. H.—Columbus, Ga.
Swift, Pease & Davidson
P. O. Box 1199
- SWISHER, B. F.—Waterloo, Iowa
Swisher, Swisher & Cohrt
Waterloo Building
- SYKES, ROBERT H.—Durham, N. C.
Geer Building

T

- TANGEMAN, CARL—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 E. Gay Street
- TARRANT, JOHN E.—Louisville, Ky.
Kentucky Home Life Building
- TAYLOR, EDWARD I.—Hartford, Conn.
The Century Indemnity Co.
670 Main Street
- TAYLOR, J. HENRY—Jacksonville, Fla.
Milam, McIlvaine & Milam
Greenleaf Building
- TAYLOR, LOWELL—Memphis, Tenn.
Bank of Commerce Title Building
- TEN EYCK, BARENT—New York City
General Solicitor, Asso. of Cas. & Surety Exe.
60 John Street
- TERRELL, FRANK H.—Kansas City, Mo.
Langworthy, Spencer, Terrell & Matz
Commerce Building
- THERIAULT, WILLIAM N.—Montpelier, Vt.
Therault & Hunt
Capital Savings Bank Building
- THOMAS, HAROLD S.—Des Moines, Iowa
Glenns Falls Indemnity Company
Equitable Building
- THOMAS, SYLVANUS M.—Glens Falls, N. Y.
191 Glen Street
- THOMAS, ULYSSES S.—Buffalo, N. Y.
White Building
- THOMAS, WILLIAM H.—Cleveland, Ohio
Hartshorn, Thomas & Abele
Leader Building
- THOMPSON, B. V.—Fort Worth, Tex.
Thompson & Barwise
Ft. Worth Club Building
- THOMPSON, GLENN—Chicago, Ill.
33 N. LaSalle Street
- THOMPSON, GROVER C.—Lexington, Ky.
First National Bank & Trust Co. Bldg.
- THOMPSON, WILL C.—Dallas, Texas
Thompson, Knight, Baker, Harris & Wright
Republic Bank Building
- THOMPSON, WILLIAM—Dallas, Tex.
Thompson, Knight, Baker & Harris
Republic Bank Building
- THORGRIMSON, O. B.—Seattle, Wash.
Preston, Thorgrimson & Turner
Northern Life Tower

THORNBURY, P. L.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street

THURMAN, HAL C.—Oklahoma City, Okla.
Thurman & Thurman
Braniff Building

THURMAN, HAROLD C.—Oklahoma City, Okla.
Thurman & Thurman
Braniff Building

TOBIAS, ASHLEY C.—Columbia, S. C.
Tobias & Turner
Carolina Life Building

TODD, W. B.—Fort Worth, Texas
Commercial Standard Insurance Co.

TOEBAAS, OSCAR T.—Madison, Wisc.
Wilkie, Toebaas, Hart, Kraege & Jackson
111 Hamilton Street

TOLBERT, RAYMOND A.—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Building

TOLER, JOHN L.—New Orleans, La.
Denegre, Leovy & Chaffe
Whitney Building

TOLL, HENRY W.—Denver, Col.
Grant, Shafroth & Toll
Equitable Building

TOMPKINS, OSCAR L.—Dothan, Ala.
Tompkins & Ramsey
Newberry Building

TOOHY, CLIFFORD M.—Detroit, Mich.
Dime Bank Building

TOPPING, PRICE H.—New York City
Guardian Life Insurance Co. of America
50 Union Square

TOWERS, C. D.—Jacksonville, Fla.
Rogers & Towers
Consolidated Building

TOWNSEND, FRED BLAIR—Phoenix, Ariz.
Townsend, Jenckes & Wildman
Luhrs Tower

TOWNSEND, MARK, JR.—Jersey City, N. J.
Townsend & Doyle
921 Bergen Avenue

TRAYNOR, MACK V.—Devils Lake, N. D.
Traynor & Traynor
8-9-10-11 Mann Block

TRIPLETT, ARTHUR FAIRFAX—Pine Bluff, Ark.
Triplett & Williamson
National Building

TROSK, GEORGE—New York City
Trosk & Haberman
40 Wall Street

TSCHUDI, HAROLD—Baltimore, Md.
Semmes, Bowen & Semmes
Baltimore Trust Building

TUBB, CONDIE LEE—Aberdeen, Miss.
Leftwich & Tubb
Monroe Banking & Trust Co. Bldg.

TUBB, THOMAS JEFFERSON—West Point, Miss.
18 Court Street

TUCKER, R. C.—Kansas City, Mo.
Harding, Murphy & Tucker
Scarritt Building

TUCKER, WARREN C.—Utica, N. Y.
P. O. Drawer 530

TURNER, FRANK G.—Jersey City, N. J.
Concourse Building

TURNER, MARK N.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M & T Building

TUSSING, L. BENTON—Columbus, Ohio
Tussing & Lane
16 E. Broad Street

TYLER, MORRIS—New Haven, Conn.
Watrous, Hewitt, Gumbart & Corbin
205 Church Street

U

UGHETTA, HENRY L.—New York City
U. S. Guarantee Company
90 John Street

ULRICH, LESLIE R.—Cleveland, Ohio
Garfield, Cross, Daoust, Baldwin & Vrooman
Midland Building

UPSON, J. WARREN—Waterbury, Conn.
Bronson, Lewis & Bronson
136 Grand Street

UZZELL, T. A., JR.—Asheville, N. C.
Johnson & Uzzell
Jackson Building

V

VAN CLEAVE, THOMAS M.—Kansas City, Kas.
McAnany, Alden & Van Cleave
Commercial Building

VANDERBILT, ARTHUR T.—Newark, N. J.
744 Broad Street

VANDUZER, ASHLEY M.—Cleveland, Ohio
McKeehan, Merrick, Arter & Stewart
Terminal Tower

VAN SICLEN, WM. A.—Ancon, Canal Zone
No. 1 Fourth of July Avenue

VARNUM, LAURENT KIMBALL—Grand Rapids, Mich.
Travis, Merrick & Johnson
Michigan Trust Building

VEAZEY, GEORGE ROSS—Baltimore, Md.
First National Bank Building

VOGEL, LESLIE H.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery

VORYS, JOHN M.—Columbus, Ohio
Vorys, Sater, Seymoore & Pease
52 East Gay Street

VROOMAN, C. M.—Cleveland, Ohio
Garfield, Cross, Daoust, Baldwin & Vrooman
Midland Building

W

WALBURG, HARRY E.—Newark, N. J.
Cox and Walburg
60 Park Place

WALKER, HENRY B.—Evansville, Ind.
Walker & Walker
Old National Bank Building

WALKER, WM. M.—Rock Island, Ill. (also Moline)
Connelly, Walker, Searle & Hubbard
State Bank Building

WALL, HUGH V.—Brookhaven, Miss.
First National Bank Building

WALL, STUART S.—Toledo, Ohio
Marshall, Melhorn, Davis, Wall & Bloch
Nicholas Building

- WALLER, CURTIS L.—Tallahassee, Fla.
Waller & Meginniss
Centennial Building
- WALLER, T. S.—Paducah, Ky.
Nunn & Waller
City National Bank Building
- WALSWORTH, ROSCOE—Boston, Mass.
100 Milk Street
- WALTERS, HENRY C.—Detroit, Mich.
Ford Building
- WALTON, KESTER—Asheville, N. C.
Harkins, Van Winkle & Walton
Jackson Building
- WALTON, MILLER—Miami, Fla.
Casey, Walton & Spain
Congress Building
- WARD, D. L.—New Bern, N. C.
Sunn Building
- WARING, J. WATIES—Charleston, S. C.
Waring & Brockinton
35 Broad Street
- WARNER, C. E.—Minneapolis, Minn.
Andrus Building
- WARNER, HENRY C.—Dixon, Ill.
Warner & Warner
- WARNER, MILO J.—Toledo, Ohio
Doyle & Lewis
Nicholas Building
- WARREN, F. G.—Sioux Falls, S. D.
Boyce, Warren & Fairbank
Boyce-Greeley Building
- WARREN, THEODORE E.—Ashtabula, Ohio
Nettleton Building
- WATKINS, THOMAS G.—Nashville, Tenn.
Stahlman Building
- WATKINS, THOMAS H.—Jackson, Miss.
Watkins & Eager
Standard Life Building
- WATKINS, W. H., JR.—Jackson, Miss.
Deposit Guaranty Bank Building
- WATKINS, WILLIAM H.—Jackson, Miss.
Watkins & Eager
Standard Life Building
- WATROUS, CHARLES A.—New Haven, Conn.
Watrous, Hewitt, Gumbart & Corbin
205 Church Street
- WATSON, ERNEST E.—Minneapolis, Minn.
Andrus Building
- WATTAM, C. C.—Fargo, N. D.
Richardson, Thorp & Wattam
55½ Broadway
- WATTERS, THOMAS, JR.—Washington, D. C.
Lyon, Cohen, Watters & Baldridge
Shoreham Building
- WATTS, OLIN E.—Jacksonville, Fla.
Jennings & Watts
Barnett National Bank Building
- WAXMAN, LEO—Elmira, N. Y.
Mandeville, Waxman, Buck, Teeter & Harpend-
ing
Robinson Building
- WEBB, ROBERT L.—Topeka, Kas.
Stone, McClure, Webb, Johnson & Oman
National Reserve Building
- WEBER, JOHN A.—Medina, Ohio
- WEECH, C. SEWELL—Baltimore, Md.
Atty. and V. P. New Amsterdam Cas. Co.
227 St. Paul Street
- WEEKS, J. BORTON—Chester, Pa.
Keystone Auto Club Cas. Co.
Broad & Vine Streets
- WEEKS, THOMAS N.—Waterville, Maine
Perkins & Weeks
First National Bank Building
- WEICHELT, GEORGE M.—Chicago, Ill.
Dent, Weichelt & Hampton
Rookery Building
- WEIGAND, LAWRENCE—Wich'ta Kas.
Long, Depew, Stanley, Weigand & Hook
First National Bank Building
- WEINBERG, LEONARD—Baltimore, Md.
Weinberg & Sweeten
Baltimore Trust Building
- WEISS, SOL—New Orleans, La.
Maison Blanche Building
- WELCH, W. S.—Laurel, Miss.
Welch & Cooper
Box 817
- WELKER, WEB A.—St. Louis, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street
- WELLS, MAXWELL W.—Orlando, Fla.
Maguire & Voorhis
Florida Bank Building
- WELLS, RALPH O.—Hartford, Conn.
Wells, Davis, Schaefer & Locke
750 Main Street
- WELLS, W. CALVIN—Jackson, Miss.
Wells, Wells & Lipscomb
Lamar Life Building
- WELLS, W. CALVIN, III—Jackson, Miss.
Wells, Wells & Lipscomb
Lamar Life Building
- WERNER, VICTOR DAVIS—New York City
Suite 2304-19 Rector Street
- WHEELER, ALTON C.—Auburn, Maine
86 Main Street
- WHEELER, A. C.—Gainesville, Ga.
Wheeler & Kenyon
- WHEELCH, WILLIAM P.—Gainesville, Ga.
Jackson Building
- WHITAKER, R. A.—Kinston, N. C.
First-Citizens Bank Building
- WHITE, ALBERT A.—Nashville, Tenn.
White & Howard
Nashville Trust Building
- WHITE, ANDREW J., JR.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street
- WHITE, EARL W.—Norfolk, Va.
Western Union Building
- WHITE, HARVEY E.—Norfolk, Va.
White, Guy & Davis
Citizens Bank Building
- WHITE, JACOB S.—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building
- WHITE, LOWELL—Denver, Col.
Equitable Building
- WHITE, MORRIS E.—Tampa, Fla.
Mabry, Reaves, Carlton & White
First National Bank Building
- WHITE, THOMAS E.—New York City
Fidelity & Deposit Co. of Maryland
99 John Street
- WHITE, W. H.—Gulfport, Miss.
White & Morse

- WHITEHOUSE, BROOKS—Portland, Maine
Verrill, Hale, Dana & Walker
57 Exchange Street
- WICKER, JOHN J. JR.—Richmond, Va.
Mutual Building
- WICKHAM, ARTHUR—Milwaukee, Wis.
Quarles, Spence & Quarles
828 North Broadway
- WILBOURN, JAMES COX—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building
- WILBOURN, R. E.—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building
- WILBUR, R. W.—Portland, Ore.
Wilbur, Beckett, Howell & Oppenheimer
Board of Trade Building
- WILCOX, MARSHALL E.—Columbus, Ohio
State Auto Mutual Ins. Co.
518 East Broad Street
- WILKIN, ROBERT NUGEN—New Philadelphia, Ohio
Wilkin, Fisher & Limbach
The Ohio Savings & Trust Building
- WILKISON, MARTIN S.—Youngstown, Ohio
Manchester, Ford, Bennett & Powers
Union Bank Building
- WILLARD, RALPH H.—Boston, Mass.
Willard, Allen & Mulkern
100 Milk Street
- WILLIAMS, ALGER A.—Buffalo, N. Y.
664 Ellicott Square
- WILLIAMS, E. K., K. C.—Winnipeg, Man., Canada
Aikins, Loftus, Aikins, Williams & MacAuley
Somerset Block
- WILLIAMS, IRA J.—Philadelphia, Pa.
Brown & Williams
1421 Chestnut Street
- WILLIAMS, LEIGH D.—Norfolk, Va.
Williams, Loyall & Taylor
Citizens Bank Building
- WILLIAMS, ROBERT RANSOM—Asheville, N. C.
Williams & Cocke
Jackson Building
- WILLIS, SIMEON S.—Ashland, Ky.
Second National Bank Building
- WILSON, GEORGE C.—St. Louis, Mo.
Taylor, Chasnoff & Willson
Boatmen's Bank Building
- WILMER, G. W. A.—Middletown, Ohio
Middletown Deposit Building
- WILSON, FRANCIS C.—Santa Fe, N. M.
Sena Plaza
- WILSON, GEO. H.—Quincy, Ill.
Wilson & Schmiedeskamp
Mercantile Building
- WINANS, WILLIAM M.—Brooklyn, N. Y.
G. W. & W. M. Winans
124 Montague Street
- WINDHAM, WHIT—Birmingham, Ala.
Smith, Windham, Jackson & Rives
Massey Building
- WINDOLPH, F. LYMAN—Lancaster, Pa.
Windolph & Mueller
121 East King Street
- WINGER, MAURICE H.—Kansas City, Mo.
Winger, Reeder & Barker
Waltower Building
- WINKLER, JOHN H.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
- WINSLOW, FRANCIS E.—Rocky Mount, N. C.
Battle & Winslow
Box 652
- WINSOR, CARL I.—Wichita, Kas.
Wall, Winsor & Boyer
Wheeler-Kelly-Hagney Building
- WISE, CHESTER G.—Akron, Ohio
Waters, Andress, Wise, Roetzel & Maxon
First-Central Tower
- WISECARVER, R. P.—San Francisco, Calif.
315 Montgomery Street
- WOMBLE, B. S.—Winston-Salem, N. C.
Manly, Hendren & Womble
Wachovia Bank Building
- WOOD, A. C.—Houston, Tex.
King, Wood & Morrow
Post-Dispatch Building
- WOOD, BORDEN—Portland, Oregon
McCamant, Thompson, King & Wood
American Bank Building
- WOOD, EDWARD L.—Denver, Col.
University Building
- WOOD, SYDNEY—Edmonton, Alberta, Canada
Wood, Buchanan & MacDonald
McLeod Building
- WOODIN, GLENN W.—Dunkirk, N. Y.
409 Central Avenue
- WOODLAND, FRANK H.—Omaha, Neb.
Omaha National Bank Building
- WOODS, M. T.—Sioux Falls, S. D.
Bailey, Voorhees, Woods & Bottom
- WOODWARD, ERNEST—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building
- WOODWARD, FIELDS—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building
- WOOLSEY, ROBERT A.—Galesburg, Ill.
Woolsey, Stickney & Lucas
Weinberg Arcade
- WOOTTON, W. H.—Hot Springs, Ark.
Martin, Wootton & Martin
Arkansas National Bank Building
- WRIGHT, BARRY—Rome, Ga.
- WRIGHT, BURRELL—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building
- WRIGHT, CLIVE L.—Jamestown, N. Y.
Jamestown Mutual Insurance Co.
Fenton Building
- WRIGHT, EDWARD L.—Little Rock, Ark.
Buzbee, Harrison, Buzbee & Wright
Pyramid Building
- WRIGHT, GRAHAM—Rome, Ga.
Wright & Covington
National City Bank Building
- WRIGHT, ISAAC C.—Wilmington, N. C.
Security National Bank Building
- WRIGHT, JAMES B.—Knoxville, Tenn.
East Tennessee National Bank Building
- WRIGHT, KERNS—Van Wert, Ohio
Hoke & Wright
Kauke Building

WYMAN, LOUIS ELIOT—Manchester, N. H.
Wyman, Starr, Booth, Wadleigh & Langdell
45 Market Street
WYNN, W. T.—Greenville, Miss.
Wynn, Hafter & Lake

Y

YANCEY, BENJAMIN W.—New Orleans, La.
Terriberry, Young, Rault & Carroll
Whitney Building
YANCEY, GEORGE W.—Birmingham, Ala.
London & Yancey
Massey Building
YANCEY, WILLIAM—Birmingham, Ala.
London & Yancey
Massey Building
YEGGE, RONALD V.—Denver, Colo.
Blount, January & Yegge
Equitable Building
YONT, ALONZO E.—Boston, Mass.
Yont & Yont
Park Square Building

YOST, RUSSELL R.—Johnstown, Pa.
Graham, Yost & Meyers
Johnstown Trust Building
YOUNG, CLYDE L.—Bismarck, N. D.
First National Bank Building
YOUNG, FRED J.—Cleveland, Ohio
Davis & Young
Cuyahoga Building
YOUNG, RAYMOND G.—Omaha, Neb.
Young & Williams
Omaha National Bank Bldg.
YOUNG, ROBERT F.—Dayton, Ohio
Pickrel, Schaeffer & Ebeling
Gas & Electric Building

Z

ZELT, WRAY G., JR.—Washington, Penn.
Hughes, McAlister & Zelt
63 S. Main Street
ZURETT, MELVIN H.—Rochester, N. Y.
Brown & Zurett
Reynolds Arcade Building

State Membership List

ALABAMA

Anniston
Merrill, Hugh D.
Birmingham
Blakey, James C.
Burr, Borden
Cabaniss, Jelks H.
Grooms, Hobart
Jackson, J. Kirkman
Koenig, Fred G., Sr.
Lange, R. L.
Mudd, J. P.
Rives, Al G.
Simpson, J. A.
Smith, Jim C.
Spain, Frank E.
Windham, Whit
Yancey, George W.
Yancey, William
Decatur
Eyster, Chas. H.
Dothan
Buntin, T. E.
Tompkins, Oscar L.
Gadsden
Dortch, Wm. B.
Goodhue, Edwin L.
Lusk, John A., Jr.
Martin, Frank J.
Suttle, Roger C.
Mobile
Armbrecht, William H., Jr.
McLeod, William
Montgomery
Ball, Fred S.
Crenshaw, Files
Crenshaw, Jack
Crum, B. P.
Stakely, Davis F.

Opelika
Denson, N. D.
Selma
Pettus, E. W.
Pitts, William McLean
Tuscaloosa
Jones, DeVane King
Madison, J. G.

ARIZONA

Phoenix
Divelbess, Harold L.
Fennemore, H. M.
Robinette, Ivan
Townsend, Fred Blair
Prescott
Patterson, W. E.
Tucson
Nave, Frederic G.
Yuma
Campbell, Raymond N.

ARKANSAS

Fort Smith
Pryor, Thomas Brady, Jr.
Hot Springs
Wooton, E. H.
Jonesboro
Frierson, Chas. D.
Little Rock
Barber, A. L.
Burrow, Lawrence B.
Cockrill, J. Mitchell
Harrison, Harvey T.
Henry, E. A.
Owens, Grover T.
Rose, George B.
Wright, Edward L.

Pine Bluff

Triplett, Arthur Fairfax

Marianna

Daggett, C. E.

Texarkana

Arnold, Richard Lewis

Rodgers, R. W., Jr.

Rodgers, R. W.

CALIFORNIA**Bakersfield**

Petrini, James

Los Angeles

Barnes, Stanley N.

Bauder, Reginald I.

Belcher, Frank B.

Betts, Forrest Arthur

Catlin, Frank D.

Catlin, Henry W.

Crider, Joe, Jr.

Duque, Henry

Franklin, Blake

Gallagher, Lasher Barrington

Garrison, Maynard

Greer, George L.

Hughes, James W.

Kearney, J. L.

Loeb, Edwin J.

Mathes, Wm. C.

Murphy, Kenneth J.

Rotchford, Hugh B.

Runkle, Clarence B.

Schwartz, Milton H.

Selvin, Herman F.

Serry, Philip C.

Stockwell, E. L.

Martinez

Hoey, James Francis

Sacramento

Harris, Russell A.

San Francisco

Alexander, Jewell

Bronson, E. D., Jr.

Cooley, Arthur E.

Dinkelspiel, Martin J.

Levit, Bert W.

Livingston, David

Naus, George M.

Sweet, Joe G.

Wisecarver, R. P.

CANADA**Calgary, Alberta**

McLaurin, Colin Campbell

Nolan, Henry G.

Edmonton, Alberta

Grant, Charles H., K. C.

Wood, Sydney

Halifax

Burchell, Charles J., K. C.

Montreal

Brais, F. Phillippe, K. C.

Gadbois, Emilien, K. C.

Hackett, F. W.

Lacoste, Roger

Quebec

St. Laurent, Louis S., K. C.

Toronto, Ontario

Agar, Thomas J., K. C.

Davidson, W. C., K. C.

Phelan, Thomas N.

Vancouver, B. C.

DuMoulin, L. St. M.

Locke, C. H., K. C.

Windsor, Ontario

Furlong, Wm. H.

Winnipeg, Manitoba

Aikins, G. H., K. C.

Guy, Robert D.

Williams, E. K., K. C.

COLORADO**Denver**

Bannister, L. Ward

Bannister, Wayne

Berman, H.

Blount, G. Dexter

Bryans, William A., III

Eaton, William R.

Holland, Fred N.

Hutton, William E.

January, Samuel M.

Laws, Arthur H.

Lee, Paul W.

McComb, Edgar

McCreery, Donald C.

Shafroth, Morrison

Toll, Henry W.

White, Lowell

Wood, Edward L.

Yegge, Ronald V.

CONNECTICUT**Bridgeport**

Shapiro, Joseph G.

Hartford

Beckwith, Oliver R.

Brosmith, Allan E.

Cox, Berkeley

Dew, W. Braxton

Downs, Walter W.

Dully, Frank E.

Hall, Robert E.

Heard, Manning W.

Jainsen, Wilson C.

Pelgrift, DeLancey

Taylor, Edward I.

Wells, Ralph O.

New Haven

O'Keefe, Arthur B.

Pond, Philip

Tyler, Morris

Watrous, Charles A.

New London

Keefe, Arthur T.

Norwich

James, Charles V.

Waterbury

Upson, J. Warren

CUBA**Havana**

Romanach, Dr. Guillermo Diaz

DELAWARE**Wilmington**Klaw, Abel
Morford, James R.
Prickett, William**DISTRICT OF COLUMBIA****Washington**Arth, Charles W.
Dunn, Ralph P.
Frost, Norman B.
Latimer, J. Wilmer
Myers, Frank H.
Nesbit, Frank F.
Quinn, Henry I.
Watters, Thomas, Jr.**FLORIDA****Daytona Beach**

Green, Alfred A.

Fort Lauderdale

Baxter, Maxwell

Fort Myers

Franklin, J. A.

Gainesville

Lazonby, J. Lance

JacksonvilleBond, William Bours
Gray, Harry T.
Holt, Francis M.
Howell, Charles Cook
Marks, Sam R.
Milam, Arthur Y.
McIlvaine, Eugene T.
Osborne, H. P.
Patterson, Giles J.
Shands, J. W.
Taylor, J. Henry
Towers, C. D.
Walton, Miller
Watts, Olin E.**Miami**Blackwell, T. J.
Brown, C. L.
Carver, A. R.
Cason, Fred W.
DeJarnette, H. Reid
Dixon, James A.
Dyer, David W.
Knight, Dewey
McKay, John G.
Mershon, M. L.
Morehead, Charles A.
Reed, Wm. L.
Sawyer, Herbert S.**Ocala**Ferguson, D. Niel
Hocker, F. R.**Orlando**Maguire, Raymer F.
Wells, Maxwell W.**Pensacola**Fisher, William, Jr.
Fisher, William
Merritt, Richard H.**St. Petersburg**Askew, Erle B.
Barton, McKinney
Mann, Sam H., Jr.**Tallahassee**Keen, J. Velma
Waller, Curtis L.**Tampa**Ferguson, Chester H.
Jackson, William H.
Reeves, G. L.
Shackleford, R. W.
White, Morris E.**West Palm Beach**Earnest, Robert L.
Lewis, R. K.**GEORGIA****Athens**Michael, Max
Nix, Abit**Atlanta**Bryan, William L.
Cody, Welborn B.
Frazer, James N.
Gambrell, E. Smythe
Goldstein, Max F.
Haas, Leonard
McClatchey, Devereaux F.
McCowen, Harry S.
Middlebrooks, Grover
Powell, Arthur G.
Powers, E. Clem
Shelton, Charles B.
Slaton, John M.
Smith, Sidney**Augusta**Bussey, James S.
Fulcher, Edwin Dent
Hull, James M.**Columbus**

Swift, H. H.

GainesvilleWheeler, A. C.
Whelchel, William P.**Macon**Anderson, R. Lanier, Jr.
Jones, C. Baxter
Popper, Joseph W.**Rome**Wright, Barry
Wright, Graham**Savannah**Abrahams, Edmund H.
Adams, A. Pratt
Bright, O. E.
Hitch, Robert M.**Waycross**

Barnes, Mack

Complete addresses will be found in alphabetical list of members.

IDAHO**Boise**

Haga, Oliver O.
Smith, E. B.

Twin Falls

Parry, R. P.

ILLINOIS**Bloomington**

Coleman, Fletcher B.
Rust, Adlai H.

Champaign

Dobbins, R. F.

Chicago

Bloom, Herbert L.
Bourland, William L.
Breen, John M.
Brown, Garfield W.
Bunge, George C.
Coen, Thomas M.
Dammann, J. Francis
Dent, Louis L.
Dent, Louis L., Jr.
Doten, Roger D.
Durfee, Carlisle
Ekern, Herman L.
Glover, Clarence W.
Gorton, Victor C.
Hampton, John P.
Hawkins, Kenneth B.
Hawxhurst, Ralph R.
Heineke, Paul H.
Hennessy, Edward J.
Hinshaw, Joseph
Kadyk, David J.
Keller, Paul E.
Kelly, Ambrose B.
Kennedy, M. B.
Levin, Samuel
Lloyd, L. Duncan
McKinley, William
McNamara, H. S.
McNamara, William F.
Merley, K. L.
Moser, Henry S.
O'Brien, Matthew J.
Potter, Ralph F.
Price, Paul E.
Quay, Eugene
Rowe, Royce G.
Ryan, William A.
St. Clair, Edward
Stebbins, L. A.
Thompson, Glenn
Vogel, Leslie H.
Weichelt, George M.

Dixon

Warner, Henry C.

East St. Louis

Baker, Harold G.
Driemeyer, Henry
Lesemann, Ralph F.

Evanston

Sears, Burton P.

Galesbury

Woolsey, Robert A.

Macomb

Berry, Leonard C.

Mattoon

Kelly, Fred H.

Moline

Walker, Wm. M.

Peoria

Barnes, George Z.
Hamilton, E. Bentley
Heyl, Clarence W.
Hunter, Jay T.
Niehaus, John M., Jr.

Quincy

Wilson, Geo. H.

Rockford

Hall, Roy F.
Knight, William D.

Rock Island

Reidy, Ben T.
Walker, Wm. M.

Springfield

Gillespie, Louis F.
Hodges, Earl S.
Schlipf, Albert W.

Waukegan

Hall, Albert L.

INDIANA**Evansville**

LaFollette, Charles M.
Little, William F.
McCrary, Herman L.
Walker, Henry B.

Fort Wayne

Aiken, Arthur L.
Baird, R. F.
Reed, Clyde

Indianapolis

Adams, Robert A.
Bingham, James E.
Boleman, Edward J.
Melson, Garth B.
Merrell, C. F.
Murray, James L.
Pickens, Owen
Rocap, James E.
White, Jacob S.
Wright, Burrell

Jeffersonville

Fox, Wilmer T.

Marion

Browne, John R.

Rushville

Kiplinger, John H.

South Bend

Doran, M. Edward
Farabaugh, Gallitzen A.
Loomis, Oliver M.

Terre Haute

Beasley, John H.
Dix, Floyd E.

Vincennes

Emison, Ewing

IOWA**Burlington**

Clark, Charles C.

Carroll

Minnich, G. A.

Cedar Rapids

Dutton, W. L.

Grimm, J. M.

Sargent, A. H.

Spangler, H. E.

Des Moines

Fowler, Rex H.

Guthrie, Thomas J.

Hynes, John F.

Miller, Jesse A.

Mills, Earl C.

Perry, Eugene D.

Putnam, C. C.

Thomas, Harold S.

Dubuque

Kenline, H. C.

Iowa City

Messer, Frank F.

Keokuk

Hollingsworth, James A.

LeMars

Roseberry, Clarence D.

Mason City

Breese, Garfield E.

Ottumwa

McNett, Walter

Sheldon

Murray, George C.

Shenandoah

Keenan, Thomas W.

Sioux City

Gleysteen, J. C.

Shull, Deloss P.

Stilwill, C. F.

Waterloo

Reed, H. M.

Swisher, B. F.

KANSAS**Concordia**

Hunt, Charles L.

Fort Scott

Hudson, Douglas

Hutchinson

Carey, William D. P.

Kansas City

Van Cleave, Thomas M.

Paola

Sheridan, Bernard L.

Pittsburg

Burnett, C. A.

Keller, A. B.

Nulton, P. E.

Salina

Litowich, B. I.

Topeka

Colmery, Harry W.

Meyers, Allen

Oman, Ralph

Snattinger, Irwin

Stone, Robert

Webb, Robert L.

Wichita

Gott, Henry V.

Patterson, J. B.

Stanley, W. E.

Weigand, Lawrence

Winsor, Carl I.

KENTUCKY**Ashland**

Dysard, W. H.

Levi, Clyde R.

Willis, Simeon S.

Bowling Green

Bell, Charles R.

Harlin, Max B.

Elizabethtown

Layman, J. R.

Frankfort

Morris, Leslie W.

Glasgow

Redford, Carroll M.

Richardson, John E.

Harlan

Sampson, William

Henderson

Pentecost, F. J.

Lexington

Thompson, Grover C.

Louisville

Boehl, Herbert F.

Curtis, L. R.

Dawson, Charles I.

Hobson, Robert P.

Morris, Charles W.

Tarrant, John E.

Woodward, Ernest

Woodward, Fielden

Owensboro

Anderson, E. B.

Kirk, A. D.

Paducah

Waller, T. S.

Pikeville

Hobson, J. P., Jr.

Winchester

Davis, Stephen T.

Jouett, Beverly R.

Metcalf, John T.

LOUISIANA**Alexandria**

Ginsberg, George J.

Gist, Howard B.

Hill, Harold W.

Pitts, J. L.

Bastrop

Madison, George T.

Baton Rouge

Albritton, William Louis

Brooks, L. W.

Hardin, Calvin Evans, Jr.

Moyse, Herman

Bogalusa

Rich, Guy V.

Complete addresses will be found in alphabetical list of members.

Lake Charles

Cavanaugh, A. B.
King, Alvin Olin
McCoy, Charles A.
Plauche, S. W.

Monroe

Brown, Clyde R.
Davis, Ronald L.
Gunby, George
Lamkin, E. T.
Shotwell, Alden T.

New Orleans

Adams, St. Clair
Adams, St. Clair, Jr.
Beard, Leslie P.
Bethae, Theodore W.
Burke, Gibbons
Christovich, Alvin R.
Claverie, Louis B.
Curtis, Henry B.
Fenner, Charles Payne
Hammett, H. L.
Johnson, F. Carter, Jr.
Jones, Joseph Merrick
Kammer, Alfred Charles
Kearney, William J., Jr.
Marks, Sumter D.
McCall, Harry
Montgomery, Richard B., Jr.
Moreno, Arthur A.
Normann, Frank S.
Porteous, Wm. A., Jr.
Toler, John L.
Weiss, Sol
Yancey, Benjamin W.

Opelousas

Lewis, Seth

Shreveport

Browne, Percy N.
Mayer, Charles L.

MAINE**Auburn**

Wheeler, Alton C.

Augusta

Locke, Herbert E.

Bangor

Mitchell, James E.

Bath

Bridgham, Edward W.

Portland

Berman, Jacob H.
Mahoney, William B.
Richardson, Forrest E.
Robinson, Clement F.
Whitehouse, Brooks

Skowhegan

Merrill, Edward F.

Waterville

Weeks, Thomas N.

MARYLAND**Baltimore**

Albert, Milton A.
Bartlett, Thomas N.
Carman, Robert R.
Clark, Walter L.
Combs, Hugh D.

Denmead, Garner W.
Harrison, Walter V.
Hartman, Charles C.
Holmes, Arthur C.
Kieffner, George E.
Kraus, A. Walter
Levin, Harry O.
LeViness, Charles T., III
Lilly, A. J.
Lowry, Edward G., Jr.
Luhn, John A.
McComas, Charles H.
McFall, John M.
Morrow, Chester F.
Murray, Clapham, Jr.
New, Jacob S.
Schisler, J. Harry
Skeen, J. H.
Tschudi, Harold
Veazey, George Ross
Weech, C. Sewell
Weinberg, Leonard

Towson

Jenifer, H. Courtenay

MASSACHUSETTS**Boston**

Avery, Herbert S.
Barry, William J.
Brooks, Benj.
Clennon, Eugene M.
Cook, Robert A. B.
Cotter, Richard J.
Cryan, Harry E.
Doyle, Louis C.
Downs, John W.
Dunn, Richard Joseph
Elliott, Byron K.
Field, Elias
Field, Richard H.
Gleason, Gay
Goodale, Charles F.
Hemry, Leslie P.
Lawton, James F.
Marryott, Franklin J.
Powers, Leland
Smith, Arthur T.
Walsworth, Roscoe
Willard, Ralph H.
Yont, Alonzo E.

Brockton

Carlson, Alphon N.

Greenfield

Fairhurst, Charles

Holyoke

Lyon, Clifford S.

Lowell

Gilbride, James H.
Kerwin, James J.

Lynn

Foynes, Thomas Nixon
Sullivan, James W.

Springfield

Gordon, Gurdon W.
Simpson, Archer R.
Small, Harold P.

Worcester

Milton, Charles C.
Proctor, Charles W.

MICHIGAN**Benton Harbor**

Hammond, J. Tedford

Detroit

Alexander, E. Dean
BeGole, Ari M.
Brown, Howard D.
Brucker, Wilber M.
Cary, George H.
Carey, L. J.
Carrigan, Leo J.
Coulter, Clark C.
Crawford, Milo H.
Dodd, Lester P.
Ehlen, Bigham D.
Hull, Oscar C.
Kerr, Irvin E.
Lacey, Ralph B.
Mason, Stevens T.
Moseman, Edward
Oxtoby, James V.
Scroggie, Lee J.
Smith, H. H.
Toohy, Clifford M.
Walters, Henry C.

Escanaba

McGinn, Denis

Grand Rapids

Dunham, John M.
McCaslin, W. R.
Rodgers, Harry E.
Varnum, Laurent Kimball

Kalamazoo

Jackson, H. Clair

Lansing

Jennings, Clayton F.
Kelley, Dean W.
Platz, Henry A.
Searl, William C.

Muskegon

Rogoski, Alexis J.

Saginaw

Crane, Lloyd T.
Crane, William E.
Heilman, Ferdinand D.

Sault Ste. Marie

Hudson, Roberts P.

MINNESOTA**Albert Lea**

Knudson, Bennett O.

Duluth

Gillette, Albert C.
Hunt, Rollo F.
Lewis, I. K.
Palmer, Ray G.
Reavill, R. B.

Minneapolis

Durham, F. H.
Freeman, Wm. H.
Guesmer, Arnold L.
Johnson, Clay W.

Lewis, I. K.

McGough, Paul J.
McNally, L. P.
Rich, Ernest A.
Warner, C. E.
Watson, Ernest E.

St. Cloud

Quinlivan, Ray J.

St. Paul

Cummins, Ray E.
Kelley, James E.
Nelson, Arthur E.
Orr, Charles N.
Roberts, E. A.
Sexton, John J.

MISSISSIPPI**Aberdeen**

Holmes, George Maynard
Tubb, Condie Lee

Brookhaven

Wall, Hugh V.

Clarksdale

Brewer, Edward C.
FitzGerald, Gerald

Greenville

Wynn, W. T.

Greenwood

Odom, H. Talbot

Gulfport

Greaves, P. D.
White, W. H.

Hattiesburg

Currie, George W.
Heidelberg, R. W.
Roberts, M. M.

Hazlehurst

Henley, William S.

Jackson

Eager, Pat H., Jr.
Hester, Clyde L.
Jones, L. Barrett
Snow, C. B.
Stevens, J. Morgan
Stevens, John Morgan, Jr.
Watkins, Thomas H.
Watkins, William H.
Watkins, W. H., Jr.
Wells, W. Calvin
Wells, W. Calvin, III

Laurel

Welch, W. S.

McComb

Roach, J. Gordon

Meridian

Miller, Charles Carroll
Snow, Edward L.
Wilbourn, James Cox
Wilbourn, R. E.

Oxford

Smallwood, Robert L.

Tupelo

Anderson, John R.

Vicksburg

Brunini, John B.
Dabney, F. Y.
Dent, Robert L.

Complete addresses will be found in alphabetical list of members.

West Point

Tubb, Thomas Jefferson

MISSOURI**Cape Girardeau**

Oliver, Allen

Hannibal

Carstarphen, Harry

Jefferson City

Blair, James T., Jr.

Joplin

Seiler, Robert E.

Kansas City

Ahlvin, Robert E.

Bellemere, Fred

Buck, Henry W.

Curran, Ray W.

Eager, Henry I.

Garrity, Stanley

Gordon, George L.

Hogsett, William S.

Howell, Charles M.

Johnson, Lowell R.

Knowles, William F.

Koontz, Paul G.

Lathrop, John H.

McAllister, Frank W.

McVey, Edmund H.

Michaels, William C.

Miller, J. Weston

Morse, Rupert G.

Mosman, O. C.

Murphy, David A.

Nugent, James E.

O'Sullivan, J. Francis

Parker, Leo B.

Randolph, C. A.

Reeder, P. E.

Robertson, J. B.

Rhodes, Frederick Atlas

Shughart, Henry M.

Sprinkle, Paul C.

Terrell, Frank H.

Tucker, R. C.

Winger, Maurice H.

Kennet

Dalton, John M.

Mexico

Fry, W. Wallace

New Madrid

Baynes, R. F.

St. Joseph

Brown, H. Templeton

Brown, Robert A., Jr.

Douglas, Richard L.

Garvey, Joseph M.

St. Louis

Anderson, Lyon

Anderson, Roscoe

Case, Clarence T.

Claiborne, James R.

Clifford, Clark M.

Eigel, George

Ely, Wayne

Gantner, George

Hecker, Harold F.

Heneghan, George E.

Henry, J. Porter

Hocker, Lon O.

Hocker, Lon, Jr.

Hodgman, George A.

Ingamells, Dwight D.

Leahy, John S.

Logan, George B.

London, J. L.

Mayne, Walter R.

McHaney, Powell B.

Moser, W. Edwin

Nangle, John J.

Reeder, Wm. O.

Schwartz, Wilbur C.

Welker, Web A.

Willson, George C.

Springfield

Allen, Arthur W.

Mann, Frank C.

Neale, Ben M.

Stone, Aytchmonde P., Jr.

MONTANA**Billings**

Jameson, W. J.

Butte

Corette, Robert D.

Glendive

Hildebrand, Raymond

Great Falls

Glover, Roy H.

Speer, J. W.

NEBRASKA**Aurora**

Frazier, C. C.

Chadron

Crites, E. D.

Lincoln

Baylor, F. B.

Devoe, Robert W.

Doyle, Lewis R.

Cline, Earl

Kinsinger, J. W.

Stewart, Don W.

Norfolk

Deutsch, Frederick M.

North Platte

Carr, Edgar E.

Omaha

Barton, John L.

Cleary, G. J.

Crossman, Raymond M.

DeLacy, G. L.

Farber, John A.

Fraser, William C.

Kuhns, Barton H.

May, Albert E.

McLaughlin, Chas. F.

Neely, Robert D.

Rosewater, Stanley M.

Woodland, Frank H.

Young, Raymond G.

York

Dougherty, John E.

NEVADA**Reno**

Ayres, Albert D.
Pike, Miles N.

NEW HAMPSHIRE**Keene**

Faulkner, Phillip H.

Manchester

Devine, Maurice F.
Wyman, Louis Eliot

NEW JERSEY**Atlantic City**

Cole, Maurice Y.
Bolte, G. Arthur

Camden

Burling, Albert E.
Carroll, Walter R.
Lloyd, Frank T., Jr.
Orlando, Samuel P.

Jersey City

Carpenter, James D., Jr.
Markley, Edward A.
Smith, Edwin F.
Smith, Forrest S.
Townsend, Mark, Jr.
Turner, Frank C.

Nashau

Lucier, Alvin A.

Newark

Colie, Frederic R.
Coults, Joseph
Cox, William H. D.
Foley, Gerald T.
Francis, John J.
Guilfoil, Paul H.
Kristeller, Lionel P.
Roan, Frank J.
Stickel, Fred G., Jr.
Vanderbilt, Arthur T.
Walburg, Harry E.

Somerville

Pope, Frederick A.

NEW MEXICO**Albuquerque**

Rodey, Pearce Coddington

Santa Fe

Gilbert, Carl H.
Wilson, Francis C.

NEW YORK**Albany**

Connors, John J., Jr.
Gallagher, Donald
Pirnie, Nelson R.
Sullivan, Charles B.

Binghamton

Deyo, Martin W.
Lee, David F.

Brooklyn

McElraevy, John, Jr.
Winans, William M.

Buffalo

Adams, Harold J.
Baier, Milton L.
Barth, Philip C.
Brown, Edmund S.

Brown, Franklin R.
Hassett, William D.
Steele, Gordon
Thomas, Ulysses S.
Turner, Mark N.
Williams, Alger A.

Dunkirk

Woodin, Glenn W.

Elmira

Waxman, Leo

Glenn Falls

Thomas, Sylvanus M.

Jamestown

Wright, Clive L.

New York City

Beha', James A.
Barker, Wendell P.
Blanchet, George Arthur
Bruce, Anthony
Butler, William
Cavanaugh, William Peter
Caverly, Raymond N.
Collins, Joseph Howland
Cox, L. C.
Dorsett, J. Dewey
Drake, Hervey J.
Evans, Walter G.
Fields, Ernest W.
Freeman, Mahlon A.
Haberman, Phillip W., Jr.
Hargrave, Herbert W. J.
Hyman, William A.
Ireland, F. A. W.
Kissam, Leo T.
Kottgen, Hector
Marvin, Hobart R.
Maurice, Stewart
May, James B.
Murphy, James R. (Ray)
McCormick, Robert M.
McLoughlin, James J.
Naught, Geo. L.
Nichols, Henry W.
Robertson, D. Curtis
Rudolph, Harold W.
Sawyer, E. W.
Schenck, William E.
Smith, Harold Leonard
Ten Eyck, Barent
Topping, Price H.
Trosk, George
Ughetta, Henry L.
Werner, Victor Davis
White, Thomas E.

Niagara Falls

Runals, Clarence R.

Norwich

Lee, David F.

Ogdensburg

Fitzgerald, Edmund

Oneida

Santry, William F.

Rochester

Block, Wilton A.
Burns, George
Green, Charles W.
Zurett, Melvin H.

Schenectady

Maynard, William C.
Salmon, Del B.

Syracuse

Bond, George H.
Brown, Oscar J.
Hughes, John H.
Murphy, Joseph B.
Ryan, Lewis C.
Sheridan, Frank T.

White Plains

King, Oliver K.

Utica

Burns, Edward J., Jr.
Henry, John A.
Hubbard, Moses G., Jr.
Hubbell, James F.
Kernan, Warnick J.
Tucker, Warren C.

NORTH CAROLINA**Albermarle**

Smith, W. Erskine

Asheville

Bernard, Silas G.
Hartshorn, Edwin S.
Horner, J. M., Jr.
Johnson, Thomas L.
Merrimon, James G.
Uzzell, T. A., Jr.
Walton, Kester
Williams, Robert Ransom

Burlington

Cooper, Thomas D.

Charlotte

Gover, Charles H.
Kennedy, Frank H.

Durham

Hedrick, Henry Grady
Sykes, Robert H.

Greensboro

Boren, Norman A.
McLendon, L. P.
Sapp, Armistead W.
Smith, Julius C.

Greenville

James, J. B.

Henderson

Bridgers, J. H.
Kittrell, R. G.
Perry, Bennett H.

Hickory

Bagby, Charles W.

High Point

Dalton, Carter

Kinston

Dawson, John G.
Whitaker, R. A.

Lumberton

Johnson, E. M.
McLean, Dickson

Madison

Brown, Junius C.

New Bern

Ward, D. L.

Raleigh

Allen, Murray
Anderson, John H., Jr.
Biggs, J. Crawford
Broughton, J. Melville
Fletcher, A. J.
Ruark, Robert
Shepherd, William Vass
Smith, Willis

Reidsville

Brown, Junius C.

Rockingham

Bynum, Fred W.

Rocky Mount

Battle, Kemp D.
Winslow, Francis E.

Rutherfordton

Hamrick, Fred D.

Salisbury

Craige, Kerr

Smithfield

Shepard, Norman C.

Wilmington

Carr, J. O.
James, Murray G.
LeGrand, John Q.
Newman, Harriess
Poisson, Louis J.
Wright, Isaac C.

Winston-Salem

Deal, Roy Linney
Hutchins, Fred S.
Ingle, John J.
Womble, B. S.

NORTH DAKOTA**Bismarck**

Cox, Gordon V.
Young, Clyde L.

Devils Lake

Traynor, Mack V.

Fargo

Bergesen, A. R.
Nilles, Herbert G.
Wattam, C. C.

Grand Forks

Bangs, Philip R.
Burtness, O. B.

Jamestown

Buck, C. S., Jr.

La Moure

Coyne, Eugene F.

Mandan

Sullivan, John F.

OHIO**Akron**

Buckingham, Lisle M.
Guinther, Robert
Kelly, William A.
Wise, Chester G.

Ashtabula

Carson, H. H.
Shaylor, Clyde L.
Warren, Theodore E.

Bellaire

Matz, Edmund L.
Sedgwick, C. C.

Canton

Cope, Kenneth B.
Ketterer, John G.
Martin, George D.
Pontius, Hubert C.
Raley, Donald W.

Cincinnati

Culbertson, James A.
Hightower, H. G.
Marble, Harry E.
McAvoy, Malcolm
Schindel, John R.
Schneider, Philip J.
Shohl, Walter M.

Cleveland

Baldwin, A. D.
Beall, Neil P.
Butler, James A.
Chandler, Charles O.
Cull, Frank X.
Davenport, Leroy Benjamin
Diehm, Ellis Raymond
Harris, Geo. B.
Havighurst, James W.
Heiss, Harold C.
Horn, Clinton M.
Howell, William D.
Jamison, Robert H.
Kistner, John R.
Lees, Paul E.
Lipscomb, Thomas E.
McNeal, Harley J.
McNeal, John H.
Roberts, H. Melvin
Roberts, Melvin M.
Sellers, Charles W.
Thomas, William H.
Ulrich, Leslie R.
VanDuzer, Ashley M.
Vrooman, C. M.
Young, Fred J.

Columbus

Bennett, Hugh M.
Benoy, Wilbur E.
Bridge, B. B.
Dempsey, Peter E.
Ford, Byron Edward
Frater, George E.
Foster, John E.
Hensel, Eugene L.
Holscher, Herbert F.
Knepper, Russell M.
Knepper, William E.
Leftwich, Charles W.
Schoenborn, J. Urdin
Summers, John H.
Moore, John W. D.
Saxby, Russell G.
Tangeman, Carl
Thornbury, P. L.
Tussing, L. Benton
Vorys, John M.
White, Andrew J., Jr.

Wilcox, Marshall E.
Winkler, John H.

Coshocton

Pomerene, Warner M.

Dayton

Curtner, Clifford R.
Estabrook, Hubert A.
Matthews, Wm. M.
Pickrel, Wm. G.
Young, Robert F.

Elyria

Rice, Robert H.

Gallipolis

Cherrington, Henry W.

Greenville

Maher, John F.
Marchal, Vernon L.

Hamilton

Andrews, John D.

Leroy

Curtis, Charles E.
McVay, Don

Lima

Cable, C. M.
Jackson, Walter S.

Mansfield

Galbraith, James W.

Marietta

Noll, Robert M.

Marysville

Hoopas, C. A.

Medina

Weber, John A.

Middletown

Wilmer, G. W. A.

New Philadelphia

Fisher, Cletus A.
Limbach, Arthur L.
Wilkin, Robert Nugen

Portsmouth

Fitch, Chester P.

Ravenna

Caris, A. L.

Sandusky

Flynn, James F.

Shelby

Anderson, James Alonzo

Steubenville

Allebaugh, Carl F.
Francis, Marshall H.
Irvine, John E.
Smith, Carl H.

Toledo

Boesel, Milton C.
Boxell, Earl F.
Cobourn, Frank M.
Finn, William A.
Fuller, Fred E.
Jacobson, Howard H.
Martin, Ray
Notnagel, Leland H.
Stichter, Wayne E.
Wall, Stuart S.
Warner, Milo J.

Troy

Shipman, F. L.

Complete addresses will be found in alphabetical list of members.

Van Wert
Landis, M. L.
Wright, Kerns
Warren
Hoppe, H. H.
Xenia
Finney, J. A.
Youngstown
Emery, Norman A.
George, Hermon N.
Huxley, Jared P.
Nicholson, Robert J.
Pfau, William E.
Stephens, Oscar A.
Wilkison, Martin S.
Zanesville
Meyer, Edward R.
Zenia
Miller, W. L.

OKLAHOMA

Ardmore
Johnson, T. G.
Durant
Stinson, R. T.
McAlester
Arnote, Walter J.
Muskogee
Ambrister, C. A.
Oklahoma City
Bowman, Byrne A.
Butler, John F.
Crowe, V. P.
Dudley, J. D.
Embry, John
Howell, Edward
Johnson, Charles Edward
Johnson, Russell V.
Mullen, Lloyd J.
Monnet, J. C., Jr.
Pierce, Clayton B.
Pierson, Welcome D.
Thurman, Hal C.
Thurman, Harold C.
Tolbert, Raymond A.
Ponca City
Armstrong, C. L.
Shawnee
Abernathy, Geo. C.
Abernathy, Kenneth
Tulsa
Gavin, T. Austin
Smith, H. L.

OREGON

Portland
Wilbur, R. W.
Wood, Borden

PANAMA CANAL ZONE

Ancon
Van Siclen, Wm. A.

PENNSYLVANIA

Allentown
Gernard, Fred B.

Bradford
Nash, Francis M.
Butler
Brandon, J. Campbell
Henninger, Zeno F.
Chambersburg
Strite, Edwin D.
Chester
MacCarter, William J., Jr.
Weeks, J. Borton
Doylestown
Achey, Webster S.
Easton
Fox, Edward J., Jr.
Erie
Marsh, R. T.
Silin, Isaac J.
Greensburg
Best, R. E.
Marker, H. E.
Rial, William S.
Johnstown
Yost, Russell R.
Lancaster
Windolph, F. Lyman
Mauch Chunk
Loose, J. C.
Philadelphia
Ambler, Harry S., Jr.
Beechwood, George Eugene
Blewett, George F.
Bunting, Charles T.
Burke, Patrick F.
Campbell, Wm. T.
Cantlin, Edward F.
Conwell, Joseph S.
Daniel, Todd
Detweiler, George H.
Edwards, Guy
Foley, Michael A.
Goshorn, H. Rook
Henderson, Joseph W.
Klaw, Abel
Koch, Roscoe R.
LaBrum, J. Harry
Markel, Edwin C.
Martin, John B.
Mount, Thomas F.
Mungall, Daniel
Shoyer, Frederick J.
Sloan, Maurice W.
Sterling, Philip
Swartz, C. Donald
Williams, Ira Jewell

Pittsburgh
Barron, Alexander J.
Dalzell, R. D.
Dickie, J. Roy
Jennings, Dale C.
McCamey, Harold E.
McConnell, D. H.
Pringle, Samuel W.
Sheriff, John C.

Scranton
Harris, Walter W.

Stroudsburg

Shull, C. C.

SunburyKlien, Richard Henry
Knight, Harry S.**Washington**Marriner, Rufus S.
McAlister, David I.
Moore, Harry Franklin
Zelt, Wray G., Jr.**Waynesburg**

Reinhart, Patrick D.

RHODE ISLAND**Newport**

Haire, J. Russell

ProvidenceAndrews, Harold A.
Boss, Henry M., Jr.
Hebert, Felix
Kingsley, Clifford A.
Semple, Harold R.
Sherwood, Herbert M.**SOUTH CAROLINA****Charleston**Buist, George L.
Moore, Benjamin Allston
Rivers, George L. Buist
Waring, J. Waties**Columbia**Cain, Pinckney L.
Lumpkin, Alva M.
Nelson, P. H.
Tobias, Ashley C.**Greenville**Haynsworth, H. J.
Johnston, John E.**Spartanburg**Carlisle, Robert M.
Daniel, C. Erskine
Russell, Donald**SOUTH DAKOTA****Aberdeen**

Agor, Hugh

Pierre

Goldsmith, Karl

Rapid City

Leedom, Boyd

Sioux FallsBailey, T. M.
Warren, F. G.
Woods, M. T.**Watertown**Loucks, Perry F.
Stover, Walter**TENNESSEE****Chattanooga**Folts, Aubrey F.
Kefauver, Estes
Miller, Vaughn
Noone, Charles A.**Fayetteville**

Holman, B. E.

Johnson City

Bowman, Adam B.

Kingsport

Kelly, F. M.

KnoxvillePoore, H. T.
Wright, James B.**Memphis**Armstrong, W. P.
Braden, Emmett W.
Evans, Thos. A.
Fitzhugh, Scott
King, Earl
Metcalf, William P.
McCormick, Grover N.
McDonald, W. Percy
Nelson, Robert M.
Taylor, Lowell**Nashville**Cornelius, Charles L.
Davis, Lindsey M.
Goodpasture, Henry
Henry, Douglas
Maddin, John Keith
Manier, Miller
McCary, Joe T.
McGugin, Dan E., Jr.
Peebles, James M.
Watkins, Thomas G.
White, Albert A.**TEXAS****Amarillo**Bralley, F. M., Jr.
Morgan, B. L.**Austin**Goldsmith, M. H.
Graves, Ireland**Beaumont**

Bell, Major T.

DallasBrundidge, Oscar D.
Chrestman, M. N.
Grissom, Pinkney
Hall, Albert B.
Holland, Robert B.
Hughston, Richard L.
Lawther, Harry P.
Leachman, Neth L.
Lipscomb, William
Payne, Robert G.
Thompson, William
Thompson, Will C.**El Paso**Brown, Volney M.
Hardie, Thornton
Harrison, Julian P.
Morton, R. A. D.**Fort Worth**Cantey, S. B., Jr.
Lightfoot, Jewel P.
Thompson, B. V.
Todd, W. B.**Galveston**Levy, Adrian F.
Mills, Ballinger

Houston

Arnold, W. N., Jr.
Burns, Richard F.
Cole, Robert L., Sr.
Freeman, John H.
Gresham, Newton
Jones, Albert P.
Kemper, W. L.
Morris, Larry W.
Ryan, William M.
Wood, A. C.

San Antonio

Birkhead, Claude V.
Groce, Josh H.
Groesbeck, Henry Smythe
Lang, Sylvan

Texarkana

Arnold, Richard L.
Arnold, William H.
Rodgers, R. W.
Rodgers, R. W., Jr.

Tyler

Ramey, T. B., Jr.

Waco

Naman, W. W.

Wichita Falls

King, Bert

UTAH**Salt Lake City**

Ray, Paul H.
Shields, Dan B.
Stewart, Ralph T.

VERMONT**Montpelier**

Theriault, William N.

Rutland

Fenton, Walter S.

VIRGINIA**Bristol**

Stant, Donald T.

Charlottesville

Duke, W. E.

Harrisonburg

Conrad, George Denham

Norfolk

Black, Barron F.
Davis, Leonard H.
Guy, Louis Lee
Pender, Wm. C.
White, Earl W.
White, Harvey E.
Williams, Leigh D.

Richmond

Beverley, William Welby
Christian, Andrew D.
May, John G., Jr.
Parker, Alex W.
Sinnott, S. L.
Wicker, John J., Jr.

Roanoke

Apperson, Harvey B.
Funkhouser, S. King
Muse, Leonard G.
Shackelford, Geo. S., Jr.

Suffolk

Corbitt, James H.

Winchester

Cather, T. Russell

Wise

Kiser, H. J.

WASHINGTON**Seattle**

Bamford, John F.
Brethorst, Stephen W.
Eggerman, D. G.
Gates, Cassius E.
Hutson, Chas. T.
Kahin, George
Karr, Day
Karr, Payne
McKelvey, W. R.
Ryan, John E., Jr.
Skeel, E. L.
Thorgrimson, O. B.

Spokane

Kizer, B. H.
Lowe, R. E.

Yakima

Cheney, J. C.

WEST VIRGINIA**Beckley**

Scherer, L. L.

Bluefield

Kahle, James S.

Charleston

Guiher, James M.
Jackson, Thomas B.
Morris, Stanley C.
O'Farrell, William T.

Clarksburg

Guiher, James M.
Moist, Donald F.
Morris, Stanley C.
Robinson, Howard L.

Elkins

Arnold, D. H. Hill

Fairmont

Haymond, Frank C.

Huntington

Marshall, E. A.
Scott, Paul W.

Martinsburg

Martin, Clarence E.

Parkersburg

Ambler, Mason G.
Hiteshew, H. O.

Spencer

Bell, S. P.

Wheeling

Curl, Joseph R.
Hugus, Wright
Nesbitt, Frank W.
Nesbitt, Russell G.

Williamson

Slaven, Lant R.

WISCONSIN**Antigo**

Emmert, Dudley O'Neal

Appleton

Bosser, Alfred C.

Beloit

Adams, H. W.

Chilton

Arps, Helmuth F.

Chippewa Falls

Stafford, Harold E.

Eau Claire

Farr, Donald L.

Fond du Lac

Hanson, Russell E.

O'Neill, Edward T.

Green Bay

Bie, Walter T.

Kenosha

Richardson, Chester D.

LaCrosse

Higbee, Jesse E.

Madison

Grelle, Robert C.

Kilmer, A. E.

Schlotthauer, George McD.

Sutherland, Robert J.

Toebaas, Oscar T.

Manitowoc

Clark, W. J.

Milwaukee

Borgelt, E. H.

Coleman, James E.

Dougherty, Glenn R.

Grubb, Kenneth P.

Hayes, Gerald P.

Hayes, William A.

Kluwin, John A.

Lamfrom, Leon B.

Mehigan, Irving Patrick

Schlosser, John H.

Wickham, Arthur

Oshkosh

Dempsey, Ray C.

Racine

Myers, S. P.

Stevens Point

Schroeder, H. J.

Wausau

Genrich, Fred W.

Puchner, R. E.

Smith, Charles F.

Sweitzer, J. Mearl

Wisconsin Rapids

Graves, R. B.

WYOMING**Cheyenne**

Kline, M. A.

Swainson, Clarence A.

